
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	LTC Rate Increase Filing/145MAI01-30.08		

Filing at a Glance

Company:	MedAmerica Insurance Company
Product Name:	Long-Term Care
State:	Pennsylvania
TOI:	LTC03G Group Long Term Care
Sub-TOI:	LTC03G.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	03/05/2021
SERFF Tr Num:	MILL-132544136
SERFF Status:	Submitted to State
State Tr Num:	MILL-132544136
State Status:	Received Review in Progress
Co Tr Num:	SERIES 11 GROUP
Effective	On Approval
Date Requested:	
Author(s):	Courtney Williamson, Joe Neary, Cassi Noel, Derek Lesniak, Matt Mickolich, Lola Heimlich, Sydney Maule
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date:	

State Filing Description:

Proposed 1.8% rate increase on 64 PA policyholders of LTC forms GRP11-342-MA-PA-601.

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
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General Information

Project Name: LTC Rate Increase Filing
Project Number: 145MAI01-30.08
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 03/05/2021

State Status Changed: 03/06/2021

Created By: Derek Lesniak

Corresponding Filing Tracking Number:

State TOI: LTC03G Group Long Term Care

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Pennsylvania is the state of domicile.

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact: 1.8%

Deemer Date:

Submitted By: Cassi Noel

State Sub-TOI: LTC03G.001 Qualified

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
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On behalf of the company, we are submitting the referenced rate filing for your review. This is an existing product(s) that provides long-term care coverage on a group basis. The company issued this product(s) in Pennsylvania from July 1, 2004 to October 1, 2007 and is no longer marketing it in any jurisdiction. The company is making a similar request on the individual product(s) in a concurrent filing (SERFF Tracking # MILL-132544158).

The company is requesting a premium rate increase on the form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

This rate increase request is a follow-up to two prior nationwide requests. However, because this jurisdiction did not allow full implementation of the prior requested increases, the rate level being requested in this follow-up filing was determined to be actuarially equivalent as described in Appendix B to the enclosed actuarial memorandum. As with the prior request, the cumulative rate increase varies by benefit period. The enclosed cover letter provides the average prior, requested, and cumulative rate increases for the form(s) by benefit period and issue date.

There have been four prior increase(s) that were filed for use in May 2010, September 2017, December 2018, and April 2020 on the form(s). The April 2020 rate increase varied by issue date. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business.

The company is currently requesting an actuarially equivalent cumulative rate increase that varies by benefit period only (rather than also by issue date), as described in Appendix B to the enclosed actuarial memorandum. However, the company reserves the right to vary future cumulative rate increases by issue date due to differences in the rate history.

As stated in the enclosed actuarial memorandum, a larger rate increase is justified on this block of business. If it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Similar to the prior increase(s), the company will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

Company and Contact

Filing Contact Information

Courtney Williamson, Associate Actuary	courtney.williamson@milliman.com
8500 Normandale Lake Blvd.	952-820-2413 [Phone]
Suite 1850	
Minneapolis, MN 55437	

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
Project Name/Number: LTC Rate Increase Filing/145MAI01-30.08

Filing Company Information

(This filing was made by a third party - millimaninc)

MedAmerica Insurance Company	CoCode: 69515	State of Domicile:
165 Court Street	Group Code: 1186	Pennsylvania
Rochester, NY 14647	Group Name: Lifetime HealthCare	Company Type:
(800) 544-0327 ext. [Phone]	Group	Life/Accident/Health
	FEIN Number: 34-0977231	State ID Number:

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
Project Name/Number: LTC Rate Increase Filing/145MAI01-30.08

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	LTC Rate Increase Filing/145MAI01-30.08		

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	04/25/2020
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	MILL-132021942

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MedAmerica Insurance Company	1.800%	1.800%	\$2,644	64	\$150,484	117.500%	1.800%

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Series 11 Group Rate Tables	GRP11-342-MA-PA-601	Revised	Previous State Filing Number: MILL-132021942 Percent Rate Change Request: 1.8	PA_MedAmerica_Curr ent Premium Rates_Series 11 Group_LR_20210304.pdf, PA_MedAmerica_Curr ent Premium Rates_Series 11 Group_RS_20210304.pdf, PA_MedAmerica_Prop osed Premium Rates_Series 11 Group_20210304.pdf,

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for Lifetime Premium Payment Option
0 Day Elimination Period
Current Annual Premium Rates for Policies Issued Prior to 9/16/2002
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	9	11	13	13	18	4	7	7	9	11	33	42	51	59	75
22	11	11	13	15	20	4	7	7	9	11	31	44	53	59	77
23	11	11	13	15	20	4	7	9	9	13	33	46	55	64	79
24	11	13	15	15	22	4	7	7	11	13	35	46	55	66	81
25	11	13	15	18	22	7	7	9	9	15	37	48	57	66	86
26	11	13	15	18	24	7	9	9	11	15	40	51	62	70	88
27	13	15	18	20	24	4	7	9	11	18	37	51	62	73	92
28	13	15	18	20	26	7	9	11	13	18	40	53	64	75	95
29	13	15	18	22	29	7	9	13	13	18	42	55	68	77	97
30	13	18	20	22	29	9	9	13	15	20	44	57	70	81	103
31	15	18	20	24	31	7	11	13	15	22	44	59	73	84	106
32	15	20	22	24	33	9	11	13	18	22	46	59	75	88	110
33	15	20	24	26	35	11	13	15	18	24	51	64	77	90	112
34	18	22	24	29	37	9	13	18	18	26	51	64	81	92	117
35	18	22	26	31	40	11	15	18	20	29	53	68	84	95	121
36	20	24	29	31	42	11	15	18	22	31	53	70	86	101	125
37	20	24	29	33	44	13	18	22	24	33	57	73	90	103	130
38	22	26	31	35	48	13	18	22	26	33	57	75	92	108	132
39	22	29	33	40	51	15	18	24	26	37	62	77	97	110	139
40	24	31	35	42	55	15	20	26	29	37	62	79	99	114	141
41	26	33	37	44	57	15	22	29	31	42	64	84	103	119	148
42	29	35	42	46	62	18	22	29	35	44	66	86	106	123	152
43	29	37	44	51	66	20	24	31	35	48	70	88	110	128	156
44	31	40	46	55	70	22	26	35	37	51	73	92	114	130	163
45	33	42	51	57	75	22	29	35	42	55	75	97	117	137	167
46	35	44	53	62	81	24	33	40	46	57	77	99	123	141	172
47	37	48	57	66	86	26	33	42	48	64	79	101	125	145	178
48	42	51	62	70	92	26	37	46	53	68	81	108	130	152	185
49	44	55	66	77	99	31	40	48	57	73	84	110	134	154	192
50	46	59	73	84	108	33	42	51	59	77	88	114	139	161	196
51	51	64	77	90	114	35	46	57	64	84	90	117	143	165	203
52	55	68	84	97	123	37	51	62	70	90	92	121	148	172	209
53	59	75	90	103	134	40	53	66	77	95	95	125	154	178	214
54	64	81	97	112	143	44	57	70	81	103	99	128	159	183	222
55	68	88	106	123	156	48	62	77	88	108	103	132	163	187	229
56	75	95	114	132	167	51	66	81	95	119	106	139	170	196	236
57	81	103	125	143	181	53	70	86	103	128	108	141	174	203	244
58	88	112	137	156	196	57	75	92	110	134	112	145	178	207	251
59	95	121	148	170	214	64	81	101	117	143	114	152	185	214	258
60	103	132	161	185	231	68	88	108	128	154	119	156	192	222	266
61	112	143	174	203	251	73	95	117	134	165	123	161	198	227	273
62	121	156	189	220	273	77	101	123	143	174	128	165	203	233	280
63	132	170	207	240	295	81	108	132	152	185	130	170	209	240	288
64	143	185	225	260	319	88	114	141	163	196	134	174	214	249	297
65	156	203	247	284	348	92	121	148	174	209	139	181	220	255	306
66	170	220	266	308	379	99	128	159	185	220	141	185	227	264	313
67	185	238	291	337	410	103	137	167	194	233	143	189	231	269	319
68	200	260	317	365	445	108	143	174	205	244	148	194	236	275	326
69	216	282	343	398	482	114	150	185	214	255	152	196	242	280	332
70	236	306	374	434	522	119	156	194	225	269	154	203	247	286	341
71	255	332	405	471	566	125	163	203	233	282	156	205	253	291	346
72	275	359	440	511	614	130	172	211	244	291	159	209	255	295	348
73	297	390	478	553	665	134	176	218	253	299	161	209	258	299	350
74	321	421	515	599	716	139	183	225	260	310	161	211	260	299	354
75	352	460	564	654	782	143	189	233	271	319	163	214	262	304	354
76	383	502	614	713	850	148	194	240	277	328	163	214	264	304	357
77	416	544	669	777	922	150	200	244	284	337	163	214	262	304	357
78	451	592	727	845	1,002	154	203	251	291	343	161	211	262	302	352
79	489	643	790	918	1,088	130	172	214	249	293	161	209	258	299	348
80	533	700	865	1,006	1,189	132	176	218	253	297	161	211	258	299	348
81	577	760	938	1,092	1,288	134	176	216	253	295	159	207	253	293	339
82	623	823	1,015	1,184	1,394	134	174	218	251	295	154	200	249	286	330
83	674	887	1,099	1,279	1,504	132	174	214	251	293	150	198	240	280	321
84	727	958	1,187	1,383	1,623	130	174	211	247	288	145	192	231	269	310
85	784	1,033	1,279	1,493	1,748	128	170	209	242	284	141	185	222	258	295

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 10-Year Premium Payment Option
0 Day Elimination Period
Current Annual Premium Rates for Policies Issued Prior to 9/16/2002
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601						Rider: GRP11-SIP-PA-998						Rider: GRP11-CIP-PA-998					
Base Certificate with No Inflation Protection						Simple Inflation Protection Rider						Compound Inflation Protection Rider					
Issue Age	Benefit Period					Benefit Period					Benefit Period						
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime		
<22	22	26	31	35	46	15	20	24	26	37	145	187	229	266	330		
22	24	29	33	37	51	13	20	24	29	37	145	192	233	271	335		
23	24	29	35	40	53	15	22	24	29	40	150	196	238	275	341		
24	26	31	37	42	55	15	22	26	31	42	152	198	242	280	348		
25	26	33	37	44	57	18	22	29	33	44	154	200	249	286	354		
26	29	33	40	46	62	18	26	31	35	46	156	207	251	291	359		
27	29	35	42	48	64	20	26	33	37	51	161	209	255	297	365		
28	31	37	44	51	68	22	29	35	40	53	163	214	262	302	372		
29	33	40	46	55	70	22	29	37	42	57	165	216	266	306	379		
30	33	42	51	57	75	24	31	37	44	59	170	220	269	310	385		
31	35	44	53	59	79	26	33	40	48	62	172	225	273	317	390		
32	37	46	55	64	84	26	35	44	51	66	174	227	280	321	396		
33	40	48	57	66	88	29	37	46	55	70	176	231	284	328	403		
34	42	51	62	70	92	29	40	48	57	75	181	236	286	332	410		
35	44	55	64	75	97	31	40	53	59	79	183	238	293	337	416		
36	46	57	68	79	103	33	44	55	64	81	185	242	297	343	421		
37	48	59	73	84	110	35	48	57	66	86	189	247	302	348	427		
38	51	64	77	88	114	37	48	59	70	92	192	249	304	354	434		
39	53	66	81	92	121	42	53	64	77	99	194	253	308	359	440		
40	55	70	86	99	128	44	57	68	79	103	198	258	315	363	447		
41	59	75	90	103	137	46	59	73	86	108	200	260	319	370	451		
42	62	79	95	110	143	48	62	77	90	117	203	264	324	374	458		
43	66	84	101	117	152	51	66	81	95	121	205	266	328	379	462		
44	70	88	108	123	161	53	70	86	101	128	207	271	330	385	469		
45	73	92	114	132	170	57	75	90	106	137	211	275	335	387	473		
46	77	99	121	139	178	62	79	97	112	143	214	277	339	394	480		
47	81	106	128	148	189	64	84	101	119	152	216	280	343	396	484		
48	86	110	134	156	200	68	90	108	125	159	218	284	348	401	489		
49	92	117	143	165	211	70	95	114	134	170	220	288	350	407	493		
50	97	125	152	176	225	77	99	121	141	176	222	288	354	410	498		
51	103	132	161	185	238	79	106	128	150	187	222	293	359	416	502		
52	110	141	170	198	251	84	110	137	156	198	225	295	361	418	506		
53	117	150	181	209	266	88	117	143	167	207	227	297	365	423	511		
54	123	159	192	222	282	95	123	152	176	218	229	299	368	425	513		
55	130	167	205	238	299	99	130	159	185	229	231	302	370	427	515		
56	139	178	218	251	317	103	137	167	196	240	231	304	370	432	520		
57	148	189	231	269	337	108	143	176	205	251	233	304	374	432	520		
58	156	200	247	284	357	114	152	183	216	262	233	306	374	436	522		
59	165	214	262	304	379	121	156	192	222	273	236	306	374	434	522		
60	176	229	280	324	403	125	163	203	236	286	236	308	376	438	526		
61	187	242	295	343	425	130	172	211	244	299	236	308	379	438	526		
62	198	258	315	365	451	137	178	220	255	310	236	308	379	438	524		
63	211	273	337	387	478	141	185	227	264	321	233	308	376	438	524		
64	222	288	354	410	504	148	194	236	275	332	236	308	376	438	524		
65	236	308	376	436	535	152	198	244	286	343	236	306	376	438	522		
66	251	326	398	462	566	156	205	253	295	354	233	306	376	436	520		
67	264	346	423	491	599	161	209	260	302	361	231	304	372	432	513		
68	280	365	447	520	632	165	216	266	308	370	229	302	370	429	509		
69	297	387	473	550	667	167	220	273	315	379	227	297	368	425	504		
70	313	410	502	583	707	172	225	277	321	383	225	295	363	421	498		
71	330	434	533	619	746	174	227	280	326	390	222	291	357	414	491		
72	350	458	564	656	788	174	231	284	330	396	218	286	352	407	484		
73	370	484	597	694	834	176	233	286	335	396	214	282	346	401	473		
74	390	511	630	733	878	178	236	288	337	398	209	277	339	394	465		
75	416	546	672	782	933	181	236	293	339	401	207	273	335	387	456		
76	445	583	718	834	995	178	236	293	341	403	200	264	326	379	445		
77	473	621	766	889	1,059	181	238	293	343	405	198	260	319	372	434		
78	504	663	817	951	1,129	181	238	295	343	405	192	253	313	361	423		
79	537	707	874	1,017	1,207	152	203	249	288	341	189	247	302	352	410		
80	577	760	938	1,094	1,295	150	200	249	288	337	183	240	297	343	398		
81	616	812	1,006	1,171	1,385	150	198	242	284	332	178	233	286	332	385		
82	658	870	1,077	1,257	1,482	148	196	240	280	328	174	227	277	319	370		
83	705	931	1,154	1,345	1,583	145	192	236	275	321	167	218	266	308	357		
84	755	997	1,235	1,442	1,693	141	187	231	271	315	161	209	255	295	339		
85	808	1,068	1,323	1,546	1,812	139	183	225	262	306	154	200	242	280	321		

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

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0 Day Elimination Period
Current Annual Premium Rates for Policies Issued Prior to 9/16/2002
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Rider: GRP11-SIP-PA-998
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Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	15	18	22	24	31	9	11	13	18	24	92	121	148	172	211
22	15	18	22	24	33	9	13	15	20	24	95	123	150	176	216
23	15	20	22	26	35	11	13	18	20	24	97	125	154	178	218
24	18	20	24	26	35	11	15	18	22	29	97	128	156	183	225
25	18	22	26	29	37	11	15	18	22	29	99	130	159	185	229
26	18	22	26	31	40	13	15	20	22	31	103	132	163	187	231
27	20	24	29	33	42	13	15	20	22	33	103	134	165	189	236
28	20	24	29	33	44	13	18	22	26	35	106	139	170	196	240
29	22	26	31	35	46	13	18	24	26	37	106	139	172	198	244
30	22	26	33	37	48	15	22	24	29	40	110	143	174	200	249
31	24	29	35	40	51	15	22	26	31	42	110	145	176	205	253
32	24	31	35	42	55	18	22	29	33	42	114	148	181	209	255
33	26	33	37	44	57	18	22	31	35	46	114	150	185	211	262
34	26	33	40	46	62	20	26	33	37	46	117	154	187	216	264
35	29	35	42	48	64	20	26	35	40	51	119	156	189	220	269
36	31	37	46	53	68	22	29	35	40	53	121	159	192	222	273
37	31	40	48	55	73	24	31	37	44	55	123	161	196	227	277
38	33	42	51	57	75	26	33	40	46	62	125	163	198	231	284
39	35	44	53	62	79	26	35	42	48	64	128	165	203	233	286
40	37	46	57	66	86	29	37	44	51	66	128	170	205	236	288
41	40	51	59	68	90	29	37	48	57	70	130	170	209	242	295
42	42	53	64	73	95	31	42	51	59	75	132	172	211	244	299
43	44	55	68	77	101	33	44	53	64	79	134	176	214	249	302
44	46	59	70	81	106	35	46	57	68	86	137	178	218	253	308
45	48	62	75	88	112	40	51	62	70	90	139	181	222	255	313
46	53	66	79	92	119	40	53	66	75	95	141	183	225	260	315
47	55	70	86	99	125	42	55	68	79	101	143	185	227	262	319
48	59	75	90	103	134	44	59	73	86	106	143	187	231	266	324
49	62	79	97	110	143	48	62	75	90	110	148	192	233	271	326
50	66	84	101	119	152	51	66	81	95	117	148	194	238	273	330
51	70	90	108	125	161	53	70	88	101	125	150	196	240	277	335
52	75	95	117	134	170	57	75	90	106	134	152	200	242	282	341
53	79	101	123	143	181	62	79	97	112	141	154	203	247	284	343
54	84	108	132	152	194	66	84	103	121	148	156	205	249	288	346
55	90	117	141	163	207	68	88	110	128	154	159	205	253	293	350
56	97	123	152	174	220	73	95	114	134	163	159	209	253	295	354
57	103	132	161	187	233	75	99	123	141	174	161	211	258	297	359
58	110	143	174	200	251	81	103	128	150	183	163	211	260	302	361
59	119	152	185	216	266	84	110	137	156	194	163	216	264	304	365
60	128	163	200	231	286	88	117	143	165	203	165	218	266	308	370
61	137	176	214	247	306	92	121	152	176	214	167	220	271	313	374
62	145	187	229	266	328	99	130	159	183	222	170	222	273	315	376
63	156	203	247	284	350	103	134	165	194	233	172	225	275	319	381
64	167	216	264	306	376	108	143	174	203	244	174	227	277	321	381
65	181	233	284	330	403	112	150	183	211	255	174	229	282	324	387
66	194	251	306	354	432	119	154	192	222	269	176	231	284	328	390
67	207	269	330	381	465	123	163	198	231	277	178	233	284	330	392
68	222	291	354	412	498	130	167	207	240	288	181	233	288	332	396
69	240	313	381	443	535	132	174	216	251	299	181	236	291	335	398
70	258	337	412	478	577	139	181	222	260	308	183	238	291	337	398
71	277	361	445	515	621	143	189	229	269	317	183	240	293	339	398
72	297	390	478	555	667	148	194	238	275	328	183	240	295	339	401
73	319	418	515	597	716	152	198	244	284	339	183	240	293	341	401
74	343	449	553	643	768	154	205	251	291	346	183	240	293	339	398
75	374	489	599	696	830	156	207	258	299	352	181	238	293	339	398
76	403	528	649	755	898	163	214	262	304	361	181	238	293	337	396
77	436	572	705	819	973	165	216	266	310	365	181	236	288	335	392
78	471	619	762	887	1,052	167	220	273	315	372	178	233	286	330	385
79	509	669	826	960	1,136	143	187	231	271	317	176	229	282	326	381
80	550	727	896	1,044	1,233	143	187	233	271	319	174	227	277	321	374
81	594	784	969	1,127	1,332	143	189	231	273	317	170	222	271	317	365
82	641	845	1,046	1,220	1,435	141	185	231	269	315	165	216	264	306	354
83	689	911	1,127	1,314	1,546	141	183	227	266	310	161	209	258	297	343
84	742	980	1,213	1,418	1,662	137	183	227	260	306	156	205	249	286	330
85	797	1,055	1,306	1,524	1,786	137	178	220	258	302	152	196	238	275	317

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for Lifetime Premium Payment Option
0 Day Elimination Period
Current Annual Premium Rates for Policies Issued On or After 9/16/2002
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	10	12	14	14	19	5	7	7	10	12	36	46	55	65	82
22	12	12	14	17	22	5	7	7	10	12	34	48	58	65	84
23	12	12	14	17	22	5	7	10	10	14	36	50	60	70	86
24	12	14	17	17	24	5	7	7	12	14	38	50	60	72	89
25	12	14	17	19	24	7	7	10	10	17	41	53	62	72	94
26	12	14	17	19	26	7	10	10	12	17	43	55	67	77	96
27	14	17	19	22	26	5	7	10	12	19	41	55	67	79	101
28	14	17	19	22	29	7	10	12	14	19	43	58	70	82	103
29	14	17	19	24	31	7	10	14	14	19	46	60	74	84	106
30	14	19	22	24	31	10	10	14	17	22	48	62	77	89	113
31	17	19	22	26	34	7	12	14	17	24	48	65	79	91	115
32	17	22	24	26	36	10	12	14	19	24	50	65	82	96	120
33	17	22	26	29	38	12	14	17	19	26	55	70	84	98	122
34	19	24	26	31	41	10	14	19	19	29	55	70	89	101	127
35	19	24	29	34	43	12	17	19	22	31	58	74	91	103	132
36	22	26	31	34	46	12	17	19	24	34	58	77	94	110	137
37	22	26	31	36	48	14	19	24	26	36	62	79	98	113	142
38	24	29	34	38	53	14	19	24	29	36	62	82	101	118	144
39	24	31	36	43	55	17	19	26	29	41	67	84	106	120	151
40	26	34	38	46	60	17	22	29	31	41	67	86	108	125	154
41	29	36	41	48	62	17	24	31	34	46	70	91	113	130	161
42	31	38	46	50	67	19	24	31	38	48	72	94	115	135	166
43	31	41	48	55	72	22	26	34	38	53	77	96	120	139	171
44	34	43	50	60	77	24	29	38	41	55	79	101	125	142	178
45	36	46	55	62	82	24	31	38	46	60	82	106	127	149	183
46	38	48	58	67	89	26	36	43	50	62	84	108	135	154	187
47	41	53	62	72	94	29	36	46	53	70	86	110	137	159	195
48	46	55	67	77	101	29	41	50	58	74	89	118	142	166	202
49	48	60	72	84	108	34	43	53	62	79	91	120	147	168	209
50	50	65	79	91	118	36	46	55	65	84	96	125	151	175	214
51	55	70	84	98	125	38	50	62	70	91	98	127	156	180	221
52	60	74	91	106	135	41	55	67	77	98	101	132	161	187	228
53	65	82	98	113	147	43	58	72	84	103	103	137	168	195	233
54	70	89	106	122	156	48	62	77	89	113	108	139	173	199	243
55	74	96	115	135	171	53	67	84	96	118	113	144	178	204	250
56	82	103	125	144	183	55	72	89	103	130	115	151	185	214	257
57	89	113	137	156	197	58	77	94	113	139	118	154	190	221	267
58	96	122	149	171	214	62	82	101	120	147	122	159	195	226	274
59	103	132	161	185	233	70	89	110	127	156	125	166	202	233	281
60	113	144	175	202	252	74	96	118	139	168	130	171	209	243	291
61	122	156	190	221	274	79	103	127	147	180	135	175	216	247	298
62	132	171	207	240	298	84	110	135	156	190	139	180	221	255	305
63	144	185	226	262	322	89	118	144	166	202	142	185	228	262	315
64	156	202	245	283	348	96	125	154	178	214	147	190	233	271	324
65	171	221	269	310	379	101	132	161	190	228	151	197	240	279	334
66	185	240	291	336	413	108	139	173	202	240	154	202	247	288	341
67	202	259	317	367	447	113	149	183	211	255	156	207	252	293	348
68	219	283	346	399	485	118	156	190	223	267	161	211	257	300	355
69	235	307	375	435	526	125	163	202	233	279	166	214	264	305	363
70	257	334	408	473	569	130	171	211	245	293	168	221	269	312	372
71	279	363	442	514	617	137	178	221	255	307	171	223	276	317	377
72	300	391	480	557	670	142	187	231	267	317	172	228	279	322	379
73	324	425	521	603	725	147	192	238	276	327	175	228	281	327	382
74	351	459	562	653	781	151	199	245	283	339	175	231	283	327	387
75	384	502	615	713	853	156	207	255	295	348	178	233	286	331	387
76	418	548	670	778	927	161	211	262	303	358	178	233	288	331	389
77	454	593	730	848	1,006	163	219	267	310	367	178	233	286	331	389
78	492	646	793	922	1,093	168	221	274	317	375	175	231	286	329	384
79	533	701	862	1,002	1,186	142	187	233	271	319	175	228	281	327	379
80	581	764	944	1,098	1,297	144	192	238	276	324	175	231	281	327	379
81	629	829	1,023	1,191	1,405	147	192	235	276	322	173	226	276	319	370
82	680	898	1,107	1,292	1,520	147	190	238	274	322	168	219	271	312	360
83	735	968	1,198	1,395	1,640	144	190	233	274	319	163	216	262	305	351
84	793	1,045	1,295	1,508	1,770	142	190	231	269	315	159	209	252	293	339
85	855	1,126	1,395	1,628	1,907	139	185	228	264	310	154	202	243	281	322

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 10-Year Premium Payment Option
0 Day Elimination Period
Current Annual Premium Rates for Policies Issued On or After 9/16/2002
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	24	29	34	38	50	17	22	26	29	41	159	204	250	291	360
22	26	31	36	41	55	14	22	26	31	41	159	209	255	295	365
23	26	31	38	43	58	17	24	28	31	43	163	214	259	300	372
24	29	34	41	46	60	17	24	29	34	46	166	216	264	305	379
25	29	36	41	48	62	19	24	31	36	48	168	219	271	312	387
26	31	36	43	50	67	19	29	34	38	50	171	226	274	317	391
27	31	38	46	53	70	22	29	36	41	55	175	228	279	324	399
28	34	41	48	55	74	24	31	38	43	58	178	233	286	329	406
29	36	43	50	60	77	24	31	41	46	62	180	235	291	334	413
30	36	46	55	62	82	26	34	41	48	65	185	240	293	339	420
31	38	48	58	65	86	29	36	43	53	67	187	245	298	346	425
32	41	50	60	70	91	29	38	48	55	72	190	247	305	351	432
33	43	53	62	72	96	31	41	50	60	77	192	252	310	358	440
34	46	55	67	77	101	31	43	53	62	82	197	257	312	363	447
35	48	60	70	82	106	34	43	58	65	86	199	259	319	367	454
36	50	62	74	86	113	36	48	60	70	89	202	264	324	375	459
37	53	65	79	91	120	38	53	62	72	94	207	269	329	379	466
38	55	70	84	96	125	41	53	65	77	101	209	271	331	387	473
39	58	72	89	101	132	46	58	70	84	106	211	276	336	391	480
40	60	77	94	108	139	48	62	74	86	113	216	281	343	396	488
41	65	82	98	113	149	50	65	79	94	118	219	283	348	404	492
42	67	86	103	120	156	53	67	84	98	127	221	288	353	408	500
43	72	91	110	127	166	55	72	89	103	132	223	291	358	413	504
44	77	96	118	135	175	58	77	94	110	139	226	295	360	420	512
45	79	101	125	144	185	62	82	98	115	149	231	300	365	423	516
46	84	108	132	151	195	67	86	106	122	156	233	303	370	430	524
47	89	115	139	161	207	70	91	110	130	166	235	305	375	432	528
48	94	120	147	171	219	74	98	118	137	173	238	310	379	437	533
49	101	127	156	180	231	77	103	125	147	185	240	315	382	444	538
50	106	137	166	192	245	84	108	132	154	192	243	315	387	447	543
51	113	144	175	202	259	86	115	139	163	204	243	319	391	454	548
52	120	154	185	216	274	91	120	149	171	216	245	322	394	456	552
53	127	163	197	228	291	96	127	156	183	226	247	324	399	461	557
54	135	173	209	243	307	103	135	166	192	238	250	327	401	464	560
55	142	183	223	259	327	108	142	173	202	250	252	329	404	466	562
56	151	195	238	274	346	113	149	183	214	262	252	331	404	471	567
57	161	207	252	293	367	118	156	192	223	274	255	331	408	471	567
58	171	219	269	310	389	125	166	199	235	286	255	334	408	476	569
59	180	233	286	331	413	132	171	209	243	298	257	334	408	473	569
60	192	250	305	353	440	137	178	221	257	312	257	336	411	478	574
61	204	264	322	375	464	142	187	231	267	327	257	336	413	478	574
62	216	281	343	399	492	149	195	240	279	339	257	336	413	478	572
63	231	298	365	423	521	154	202	247	288	351	255	336	411	478	572
64	243	315	387	447	550	161	211	257	300	363	257	336	411	478	572
65	257	336	411	476	584	166	216	267	312	375	257	334	411	478	569
66	274	355	435	504	617	171	223	276	322	387	255	334	411	476	567
67	288	377	461	536	653	175	228	283	329	394	252	331	406	471	560
68	305	399	488	567	689	180	235	291	336	404	250	329	404	468	555
69	324	423	516	600	728	183	240	298	343	413	247	324	401	464	550
70	341	447	548	636	771	187	245	303	351	418	245	322	396	459	543
71	360	473	581	675	814	190	247	305	355	425	243	317	389	452	536
72	382	500	615	716	860	190	252	310	360	432	238	312	384	444	528
73	404	528	651	757	910	192	255	312	365	432	233	307	377	437	516
74	425	557	687	800	958	195	257	315	367	435	228	303	370	430	507
75	454	596	733	853	1,018	197	257	319	370	437	226	298	365	423	497
76	485	636	783	910	1,086	195	257	319	372	440	219	288	355	413	485
77	516	677	836	970	1,155	197	259	319	375	442	216	283	348	406	473
78	550	723	891	1,038	1,232	197	259	322	375	442	209	276	341	394	461
79	586	771	954	1,110	1,316	166	221	271	315	372	207	269	329	384	447
80	629	829	1,023	1,194	1,412	163	219	271	315	367	199	262	324	375	435
81	673	886	1,098	1,278	1,511	163	216	264	310	363	195	255	312	363	420
82	718	949	1,174	1,371	1,616	161	214	262	305	358	190	247	303	348	404
83	769	1,016	1,259	1,467	1,727	159	209	257	300	351	183	238	291	336	389
84	824	1,088	1,347	1,573	1,847	154	204	252	295	343	175	228	279	322	370
85	881	1,165	1,443	1,686	1,977	151	199	245	286	334	168	219	264	305	351

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 20-Year Premium Payment Option
0 Day Elimination Period
Current Annual Premium Rates for Policies Issued On or After 9/16/2002
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	17	19	24	26	34	10	12	14	19	26	101	132	161	187	231
22	17	19	24	26	36	10	14	17	22	26	103	135	163	192	235
23	17	22	24	29	38	12	14	19	22	26	106	137	168	195	238
24	19	22	26	29	38	12	17	19	24	31	106	139	171	199	245
25	19	24	29	31	41	12	17	19	24	31	108	142	173	202	250
26	19	24	29	34	43	14	17	22	24	34	113	144	178	204	252
27	22	26	31	36	46	14	17	22	24	36	113	147	180	207	257
28	22	26	31	36	48	14	19	24	29	38	115	151	185	214	262
29	24	29	34	38	50	14	19	26	29	41	115	151	187	216	267
30	24	29	36	41	53	17	24	26	31	43	120	156	190	219	271
31	26	31	38	43	55	17	24	29	34	46	120	159	192	223	276
32	26	34	38	46	60	19	24	31	36	46	125	161	197	228	279
33	29	36	41	48	62	19	24	34	38	50	125	163	202	231	286
34	29	36	43	50	67	22	29	36	41	50	127	168	204	235	288
35	31	38	46	53	70	22	29	38	43	55	130	171	207	240	293
36	34	41	50	58	74	24	31	38	43	58	132	173	209	243	298
37	34	43	53	60	79	26	34	41	48	60	135	175	214	247	303
38	36	46	55	62	82	29	36	43	50	67	137	178	216	252	310
39	38	48	58	67	86	29	38	46	53	70	139	180	221	255	312
40	41	50	62	72	94	31	41	48	55	72	139	185	223	257	315
41	43	55	65	74	98	31	41	53	62	77	142	185	228	264	322
42	46	58	70	79	103	34	46	55	65	82	144	187	231	267	327
43	48	60	74	84	110	36	48	58	70	86	147	192	233	271	329
44	50	65	77	89	115	38	50	62	74	94	149	195	238	276	336
45	53	67	82	96	122	43	55	67	77	98	151	197	243	279	341
46	58	72	86	101	130	43	58	72	82	103	154	199	245	283	343
47	60	77	94	108	137	46	60	74	86	110	156	202	247	286	348
48	65	82	98	113	147	48	65	79	94	115	156	204	252	291	353
49	67	86	106	120	156	53	67	82	98	120	161	209	255	295	355
50	72	91	110	130	166	55	72	89	103	127	161	211	259	298	360
51	77	98	118	137	175	58	77	96	110	137	163	214	262	303	365
52	82	103	127	147	185	62	82	98	115	147	166	219	264	307	372
53	86	110	135	156	197	67	86	106	122	154	168	221	269	310	375
54	91	118	144	166	211	72	91	113	132	161	171	223	271	315	377
55	98	127	154	178	226	74	96	120	139	168	173	223	276	319	382
56	106	135	166	190	240	79	103	125	147	178	173	228	276	322	387
57	113	144	175	204	255	82	108	135	154	190	175	231	281	324	391
58	120	156	190	219	274	89	113	139	163	199	178	231	283	329	394
59	130	166	202	235	291	91	120	149	171	211	178	235	288	331	399
60	139	178	219	252	312	96	127	156	180	221	180	238	291	336	404
61	149	192	233	269	334	101	132	166	192	233	183	240	295	341	408
62	159	204	250	291	358	108	142	173	199	243	185	243	298	343	411
63	171	221	269	310	382	113	147	180	211	255	187	245	300	348	416
64	183	235	288	334	411	118	156	190	221	267	190	247	303	351	416
65	197	255	310	360	440	122	163	199	231	279	190	250	307	353	423
66	211	274	334	387	471	130	168	209	243	293	192	252	310	358	425
67	226	293	360	416	507	135	178	216	252	303	195	255	310	360	428
68	243	317	387	449	543	142	183	226	262	315	197	255	315	363	432
69	262	341	416	483	584	144	190	235	274	327	197	257	317	365	435
70	281	367	449	521	629	151	197	243	283	336	199	259	317	367	435
71	303	394	485	562	677	156	207	250	293	346	199	262	319	370	435
72	324	425	521	605	728	161	211	259	300	358	199	262	319	370	437
73	348	456	562	651	781	166	216	267	310	370	199	262	319	372	437
74	375	490	603	701	838	168	223	274	317	377	199	262	319	370	435
75	408	533	653	759	905	171	226	281	327	384	197	259	319	370	435
76	440	576	709	824	980	178	233	286	331	394	197	259	319	367	432
77	476	624	769	893	1,062	180	235	291	339	399	197	257	315	365	428
78	514	675	831	968	1,148	183	240	298	343	406	195	255	312	360	420
79	555	730	901	1,047	1,239	156	204	252	295	346	192	250	307	355	416
80	600	793	978	1,138	1,345	156	204	255	295	348	190	247	303	351	408
81	648	855	1,057	1,230	1,453	156	207	252	298	346	185	243	295	346	399
82	699	922	1,141	1,331	1,566	154	202	252	293	343	180	235	288	334	387
83	752	994	1,230	1,434	1,686	154	199	247	291	339	175	228	281	324	375
84	809	1,069	1,323	1,547	1,813	149	199	247	283	334	171	223	271	312	360
85	869	1,150	1,424	1,662	1,948	149	195	240	281	329	166	214	259	300	346

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for Lifetime Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with the Requested Rate Increase
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	10	12	15	15	38	5	7	7	10	24	37	46	56	66	163
22	12	12	15	17	43	5	7	7	10	24	34	49	59	66	168
23	12	12	15	17	43	5	7	10	10	29	37	51	61	71	172
24	12	15	17	17	48	5	7	7	12	29	39	51	61	73	177
25	12	15	17	20	48	7	7	10	10	34	42	54	64	73	187
26	12	15	17	20	53	7	10	10	12	34	44	56	68	78	192
27	15	17	20	22	53	5	7	10	12	38	42	56	68	81	201
28	15	17	20	22	57	7	10	12	15	38	44	59	71	83	206
29	15	17	20	24	62	7	10	15	15	38	46	61	76	86	211
30	15	20	22	24	62	10	10	15	17	43	49	64	78	90	225
31	17	20	22	27	67	7	12	15	17	48	49	66	81	93	230
32	17	22	24	27	72	10	12	15	20	48	51	66	83	98	239
33	17	22	27	29	77	12	15	17	20	53	56	71	86	100	244
34	20	24	27	32	81	10	15	20	20	57	56	71	90	103	254
35	20	24	29	34	86	12	17	20	22	62	59	76	93	105	263
36	22	27	32	34	91	12	17	20	24	67	59	78	95	112	273
37	22	27	32	37	96	15	20	24	27	72	64	81	100	115	282
38	24	29	34	39	105	15	20	24	29	72	64	83	103	120	287
39	24	32	37	44	110	17	20	27	29	81	68	86	108	122	302
40	27	34	39	46	120	17	22	29	32	81	68	88	110	127	306
41	29	37	42	49	124	17	24	32	34	91	71	93	115	132	321
42	32	39	46	51	134	20	24	32	39	96	73	95	117	137	330
43	32	42	49	56	144	22	27	34	39	105	78	98	122	142	340
44	34	44	51	61	153	24	29	39	42	110	81	103	127	144	354
45	37	46	56	64	163	24	32	39	46	120	83	108	130	152	364
46	39	49	59	68	177	27	37	44	51	124	86	110	137	156	373
47	42	54	64	73	187	29	37	46	54	139	88	112	139	161	388
48	46	56	68	78	201	29	42	51	59	148	90	120	144	169	402
49	49	61	73	86	215	34	44	54	64	158	93	122	149	171	417
50	51	66	81	93	235	37	46	56	66	168	98	127	154	178	426
51	56	71	86	100	249	39	51	64	71	182	100	130	159	183	440
52	61	76	93	108	268	42	56	68	78	196	103	134	164	191	455
53	66	83	100	115	292	44	59	73	86	206	105	139	171	198	464
54	71	90	108	125	311	49	64	78	90	225	110	142	176	203	484
55	76	98	117	137	340	54	68	86	98	235	115	147	181	208	498
56	83	105	127	147	364	56	73	90	105	259	117	154	188	218	512
57	90	115	139	159	393	59	78	95	115	278	120	156	193	225	531
58	98	125	152	174	426	64	83	103	122	292	125	161	198	230	546
59	105	134	164	188	464	71	90	112	130	311	127	169	205	237	560
60	115	147	178	205	503	76	98	120	142	335	132	174	213	247	579
61	125	159	193	225	546	81	105	130	149	359	137	178	220	252	594
62	134	174	210	244	594	86	112	137	159	378	142	183	225	259	608
63	147	188	230	266	642	90	120	147	169	402	144	188	232	266	627
64	159	205	249	288	694	98	127	156	181	426	149	193	237	276	646
65	174	225	274	315	757	103	134	164	193	455	154	200	244	284	666
66	188	244	296	342	824	110	142	176	205	479	156	205	252	293	680
67	205	264	323	374	891	115	152	186	215	508	159	210	257	298	694
68	222	288	352	406	967	120	159	193	227	531	164	215	262	306	709
69	240	313	381	442	1,049	127	166	205	237	555	169	218	269	310	723
70	262	340	415	481	1,135	132	174	215	249	584	171	225	274	318	742
71	284	369	450	523	1,231	139	181	225	259	613	174	227	281	323	752
72	308	398	489	567	1,336	144	191	235	271	632	176	232	284	327	757
73	330	433	530	613	1,446	149	196	242	281	651	178	232	286	332	761
74	357	467	572	665	1,556	154	203	249	288	675	178	235	288	332	771
75	391	511	626	726	1,700	159	210	259	301	694	181	237	291	337	771
76	425	557	682	792	1,848	164	215	266	308	713	181	237	293	337	776
77	462	604	743	863	2,006	166	222	271	315	733	181	237	291	337	776
78	501	657	807	938	2,179	171	225	279	323	747	178	235	291	335	766
79	543	714	877	1,019	2,365	144	191	237	276	637	178	232	286	332	757
80	591	777	960	1,117	2,586	147	196	242	281	646	178	235	286	332	757
81	640	843	1,041	1,212	2,801	149	196	240	281	642	176	230	281	325	737
82	692	914	1,127	1,315	3,031	149	193	242	279	642	171	222	276	318	718
83	748	985	1,220	1,420	3,270	147	193	237	279	637	166	220	266	310	699
84	807	1,063	1,317	1,535	3,529	144	193	235	274	627	161	213	257	298	675
85	870	1,146	1,420	1,657	3,802	142	188	232	269	618	156	205	247	286	642

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 10-Year Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with the Requested Rate Increase
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	24	29	34	39	101	17	22	27	29	81	161	208	254	296	718
22	27	32	37	42	110	15	22	27	32	81	161	213	259	301	728
23	27	32	39	44	115	17	24	27	32	86	166	218	264	306	742
24	29	34	42	46	120	17	24	29	34	91	169	220	269	310	757
25	29	37	42	49	124	20	24	32	37	96	171	222	276	318	771
26	32	37	44	51	134	20	29	34	39	101	174	230	279	323	780
27	32	39	46	54	139	22	29	37	42	110	178	232	284	330	795
28	34	42	49	56	148	24	32	39	44	115	181	237	291	335	809
29	37	44	51	61	153	24	32	42	46	124	183	240	296	340	824
30	37	46	56	64	163	27	34	42	49	129	188	244	298	345	838
31	39	49	59	66	172	29	37	44	54	134	191	249	303	352	847
32	42	51	61	71	182	29	39	49	56	144	193	252	310	357	862
33	44	54	64	73	192	32	42	51	61	153	196	257	315	364	876
34	46	56	68	78	201	32	44	54	64	163	200	262	318	369	891
35	49	61	71	83	211	34	44	59	66	172	203	264	325	374	905
36	51	64	76	88	225	37	49	61	71	177	205	269	330	381	915
37	54	66	81	93	239	39	54	64	73	187	210	274	335	386	929
38	56	71	86	98	249	42	54	66	78	201	213	276	337	393	943
39	59	73	90	103	263	46	59	71	86	215	215	281	342	398	958
40	61	78	95	110	278	49	64	76	88	225	220	286	349	403	972
41	66	83	100	115	297	51	66	81	95	235	222	288	354	411	982
42	68	88	105	122	311	54	68	86	100	254	225	293	359	415	996
43	73	93	112	130	330	56	73	90	105	263	227	296	364	420	1,005
44	78	98	120	137	350	59	78	95	112	278	230	301	367	428	1,020
45	81	103	127	147	369	64	83	100	117	297	235	306	371	430	1,029
46	86	110	134	154	388	68	88	108	125	311	237	308	376	437	1,044
47	90	117	142	164	412	71	93	112	132	330	240	310	381	440	1,053
48	95	122	149	174	436	76	100	120	139	345	242	315	386	445	1,063
49	103	130	159	183	460	78	105	127	149	369	244	320	389	452	1,073
50	108	139	169	196	488	86	110	134	156	383	247	320	393	455	1,082
51	115	147	178	205	517	88	117	142	166	407	247	325	398	462	1,092
52	122	156	188	220	546	93	122	152	174	431	249	327	401	464	1,101
53	130	166	200	232	579	98	130	159	186	450	252	330	406	469	1,111
54	137	176	213	247	613	105	137	169	196	474	254	332	408	472	1,116
55	144	186	227	264	651	110	144	176	205	498	257	335	411	474	1,120
56	154	198	242	279	689	115	152	186	218	522	257	337	411	479	1,130
57	164	210	257	298	733	120	159	196	227	546	259	337	415	479	1,130
58	174	222	274	315	776	127	169	203	240	570	259	340	415	484	1,135
59	183	237	291	337	824	134	174	213	247	594	262	340	415	481	1,135
60	196	254	310	359	876	139	181	225	262	622	262	342	418	486	1,144
61	208	269	327	381	924	144	191	235	271	651	262	342	420	486	1,144
62	220	286	349	406	982	152	198	244	284	675	262	342	420	486	1,140
63	235	303	371	430	1,039	156	205	252	293	699	259	342	418	486	1,140
64	247	320	393	455	1,096	164	215	262	306	723	262	342	418	486	1,140
65	262	342	418	484	1,163	169	220	271	318	747	262	340	418	486	1,135
66	279	362	442	513	1,231	174	227	281	327	771	259	340	418	484	1,130
67	293	384	469	545	1,302	178	232	288	335	785	257	337	413	479	1,116
68	310	406	496	577	1,374	183	240	296	342	804	254	335	411	477	1,106
69	330	430	525	611	1,451	186	244	303	349	824	252	330	408	472	1,096
70	347	455	557	648	1,537	191	249	308	357	833	249	327	403	467	1,082
71	367	481	591	687	1,623	193	252	310	362	847	247	323	396	459	1,068
72	389	508	626	728	1,714	193	257	315	367	862	242	318	391	452	1,053
73	411	538	662	770	1,815	196	259	318	371	862	237	313	384	445	1,029
74	433	567	699	814	1,910	198	262	320	374	867	232	308	376	437	1,010
75	462	606	745	868	2,030	200	262	325	376	871	230	303	371	430	991
76	494	648	797	926	2,164	198	262	325	379	876	222	293	362	420	967
77	525	689	851	987	2,303	200	264	325	381	881	220	288	354	413	943
78	560	736	907	1,056	2,456	200	264	327	381	881	213	281	347	401	919
79	596	785	970	1,129	2,624	169	225	276	320	742	210	274	335	391	891
80	640	843	1,041	1,215	2,815	166	222	276	320	733	203	266	330	381	867
81	684	902	1,117	1,300	3,012	166	220	269	315	723	198	259	318	369	838
82	731	965	1,195	1,396	3,222	164	218	266	310	713	193	252	308	354	804
83	782	1,034	1,281	1,493	3,443	161	213	262	306	699	186	242	296	342	776
84	838	1,107	1,371	1,601	3,682	156	208	257	301	685	178	232	284	327	737
85	897	1,185	1,469	1,716	3,941	154	203	249	291	666	171	222	269	310	699

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 20-Year Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with the Requested Rate Increase
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	17	20	24	27	67	10	12	15	20	53	103	134	164	191	460
22	17	20	24	27	72	10	15	17	22	53	105	137	166	196	469
23	17	22	24	29	77	12	15	20	22	53	108	139	171	198	474
24	20	22	27	29	77	12	17	20	24	62	108	142	174	203	488
25	20	24	29	32	81	12	17	20	24	62	110	144	176	205	498
26	20	24	29	34	86	15	17	22	24	67	115	147	181	208	503
27	22	27	32	37	91	15	17	22	24	72	115	149	183	210	512
28	22	27	32	37	96	15	20	24	29	77	117	154	188	218	522
29	24	29	34	39	101	15	20	27	29	81	117	154	191	220	531
30	24	29	37	42	105	17	24	27	32	86	122	159	193	222	541
31	27	32	39	44	110	17	24	29	34	91	122	161	196	227	551
32	27	34	39	46	120	20	24	32	37	91	127	164	200	232	555
33	29	37	42	49	124	20	24	34	39	101	127	166	205	235	570
34	29	37	44	51	134	22	29	37	42	101	130	171	208	240	575
35	32	39	46	54	139	22	29	39	44	110	132	174	210	244	584
36	34	42	51	59	148	24	32	39	44	115	134	176	213	247	594
37	34	44	54	61	158	27	34	42	49	120	137	178	218	252	603
38	37	46	56	64	163	29	37	44	51	134	139	181	220	257	618
39	39	49	59	68	172	29	39	46	54	139	142	183	225	259	622
40	42	51	64	73	187	32	42	49	56	144	142	188	227	262	627
41	44	56	66	76	196	32	42	54	64	153	144	188	232	269	642
42	46	59	71	81	206	34	46	56	66	163	147	191	235	271	651
43	49	61	76	86	220	37	49	59	71	172	149	196	237	276	656
44	51	66	78	90	230	39	51	64	76	187	152	198	242	281	670
45	54	68	83	98	244	44	56	68	78	196	154	200	247	284	680
46	59	73	88	103	259	44	59	73	83	206	156	203	249	288	685
47	61	78	95	110	273	46	61	76	88	220	159	205	252	291	694
48	66	83	100	115	292	49	66	81	95	230	159	208	257	296	704
49	68	88	108	122	311	54	68	83	100	239	164	213	259	301	709
50	73	93	112	132	330	56	73	90	105	254	164	215	264	303	718
51	78	100	120	139	350	59	78	98	112	273	166	218	266	308	728
52	83	105	130	149	369	64	83	100	117	292	169	222	269	313	742
53	88	112	137	159	393	68	88	108	125	306	171	225	274	315	747
54	93	120	147	169	421	73	93	115	134	321	174	227	276	320	752
55	100	130	156	181	450	76	98	122	142	335	176	227	281	325	761
56	108	137	169	193	479	81	105	127	149	354	176	232	281	327	771
57	115	147	178	208	508	83	110	137	156	378	178	235	286	330	780
58	122	159	193	222	546	90	115	142	166	397	181	235	288	335	785
59	132	169	205	240	579	93	122	152	174	421	181	240	293	337	795
60	142	181	222	257	622	98	130	159	183	440	183	242	296	342	804
61	152	196	237	274	666	103	134	169	196	464	186	244	301	347	814
62	161	208	254	296	713	110	144	176	203	484	188	247	303	349	819
63	174	225	274	315	761	115	149	183	215	508	191	249	306	354	828
64	186	240	293	340	819	120	159	193	225	531	193	252	308	357	828
65	200	259	315	367	876	125	166	203	235	555	193	254	313	359	843
66	215	279	340	393	938	132	171	213	247	584	196	257	315	364	847
67	230	298	367	423	1,010	137	181	220	257	603	198	259	315	367	852
68	247	323	393	457	1,082	144	186	230	266	627	200	259	320	369	862
69	266	347	423	491	1,163	147	193	240	279	651	200	262	323	371	867
70	286	374	457	530	1,254	154	200	247	288	670	203	264	323	374	867
71	308	401	494	572	1,350	159	210	254	298	689	203	266	325	376	867
72	330	433	530	616	1,451	164	215	264	306	713	203	266	327	376	871
73	354	464	572	662	1,556	164	220	271	315	737	203	266	325	379	871
74	381	499	613	714	1,671	171	227	279	323	752	203	266	325	376	867
75	415	543	665	772	1,805	174	230	286	332	766	200	264	325	376	867
76	447	587	721	838	1,954	181	237	291	337	785	200	264	325	374	862
77	484	635	782	909	2,116	183	240	296	345	795	200	262	320	371	852
78	523	687	846	985	2,289	186	244	303	349	809	198	259	318	367	838
79	565	743	917	1,066	2,471	159	208	257	301	689	196	254	313	362	828
80	611	807	995	1,158	2,681	159	208	259	301	694	193	252	308	357	814
81	660	870	1,075	1,251	2,897	159	210	257	303	689	188	247	301	352	795
82	711	938	1,161	1,354	3,122	156	205	257	298	685	183	240	293	340	771
83	765	1,012	1,251	1,459	3,361	156	203	252	296	675	178	232	286	330	747
84	824	1,088	1,347	1,574	3,615	152	203	252	288	666	174	227	276	318	718
85	885	1,171	1,449	1,691	3,883	152	198	244	286	656	169	218	264	306	689

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	LTC Rate Increase Filing/145MAI01-30.08		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_Cover Letter_MedAmerica_Series 11 and Prior_Group_LRRS_20210304.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_ActMemo_MedAmerica_Series 11 and Prior_Group_LRRS_20210304.pdf PA_Supplement_MedAmerica_Series 11 and Prior_Group_LRRS_20210304.pdf PA_Exhibits and Supplement Attachments_Series 11 and Prior_20210304.xlsb
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	Authorization to file MedAmerica 20210119.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	LTC Rate Increase Filing/145MAI01-30.08		

Item Status:	
Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	Rate tables are attached on the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	TEMPLATE MAPA Legacy-Assumed PH Letter 9.30.19.pdf TEMPLATE MAPA Legacy-Assumed CNF 9.30.19.pdf
Item Status:	

SERFF Tracking #:	MILL-132544136	State Tracking #:	MILL-132544136	Company Tracking #:	SERIES 11 GROUP
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	LTC Rate Increase Filing/145MAI01-30.08				
Status Date:					

SERFF Tracking #:	MILL-132544136	State Tracking #:	MILL-132544136	Company Tracking #:	SERIES 11 GROUP
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	LTC Rate Increase Filing/145MAI01-30.08				

Attachment PA_Exhibits and Supplement Attachments_Series 11 and Prior_20210304.xlsb is not a PDF document and cannot be reproduced here.



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March 4, 2021

Honorable Jessica K. Altman
Insurance Commissioner
Pennsylvania Insurance Department (Department)

Via SERFF

**Re: MedAmerica Insurance Company (MedAmerica)
Company NAIC # 69515
SERFF Tracking # MILL-132544136
Series 11 Group
Comprehensive Form
Comprehensive Certificate**

**GRP11-341-MA-PA-601
GRP11-342-MA-PA-601**

Dear Commissioner Altman:

On behalf of the company, we are submitting the referenced rate filing for your review. This is an existing product(s) that provides long-term care coverage on a group basis. The company issued this product(s) in Pennsylvania from July 1, 2004 to October 1, 2007 and is no longer marketing it in any jurisdiction. The company is making a similar request on the individual product(s) in a concurrent filing (SERFF Tracking # MILL-132544158).

The company is requesting a premium rate increase on the above-listed form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

This rate increase request is a follow-up to two prior nationwide requests. However, because this jurisdiction did not allow full implementation of the prior requested increases, the rate level being requested in this follow-up filing was determined to be actuarially equivalent as described in Appendix B to the enclosed actuarial memorandum. As with the prior request, the cumulative rate increase varies by benefit period. The following table provides the average prior, requested, and cumulative rate increases for the above-listed form(s) by benefit period and issue date.

Offices in Principal Cities Worldwide

This work product was prepared solely to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

**Pennsylvania – MedAmerica
Rate Increase Request**

Policy Form Cohort	Benefit Period	Prior Increase	Requested Increase	Cumulative Increase
Issued Prior to 9/16/2002				
Series 11 Group	Non-Lifetime	120.2	11.0	144
	Lifetime	120.2	117.5	379
Issued On or After 9/16/2002				
Series 11 Group	Non-Lifetime	140.2	1.8	144
	Lifetime	140.2	99.4	379
Average ^[1]		140.2	1.8	144

[1] As of December 31, 2019 and excludes policies assumed to be paid up prior to implementation of the requested rate increase.

The prior increase reflects the cumulative increase of four prior increase(s) that were filed for use in May 2010, September 2017, December 2018, and April 2020 on the above-listed form(s). The April 2020 rate increase varied by issue date. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business.

The company is currently requesting an actuarially equivalent cumulative rate increase that varies by benefit period only (rather than also by issue date), as described in Appendix B to the enclosed actuarial memorandum. However, the company reserves the right to vary future cumulative rate increases by issue date due to differences in the rate history.

As stated in the enclosed actuarial memorandum, a larger rate increase is justified on this block of business. If it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Similar to the prior increase(s), the company will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

The following electronic items are included with this submission:

- cover letter
- letter from the company authorizing submission of this filing on its behalf
- actuarial memorandum
- supplement to the actuarial memorandum
- current and proposed premium rate schedules
- numerical data in Excel
- sample policyholder notification letter*

*Please note that in the future slight variations in language may occur that do not materially change the information being provided to the policyholder. It is our understanding that such variations do not need to be filed with the Department.

No filing fee is required for this submission.



Honorable Jessica K. Altman
3/4/2021

The contact person for this filing is:

Courtney Williamson, ASA, MAAA
Associate Actuary
Milliman, Inc.
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2413
courtney.williamson@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Missy Gordon". The signature is fluid and cursive, with the first name "Missy" and last name "Gordon" clearly distinguishable.

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/dpl

Enclosures

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Series 11 and Prior Actuarial Memorandum

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<u>Product</u>	<u>Number</u>
Series 11 Group	
Comprehensive Form	GRP11-341-MA-PA-601
Comprehensive Certificate	GRP11-342-MA-PA-601

MedAmerica Insurance Company (MedAmerica) is requesting a rate increase on the above-listed long-term care policy form(s). The company issued this policy form(s) in Pennsylvania from July 2004 through October 2007 and is no longer marketing it in any jurisdiction.

Nationwide, MedAmerica and its affinity partners are requesting a premium rate increase that varies by benefit period, except where limited by regulatory restrictions or the limited amount of in-force business. This actuarial memorandum captures the pooled nationwide experience of the above-listed policy form(s) as well as similar individual and group policy forms of the same product series issued nationwide by MedAmerica and its affinity partners.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase discussed in Section 2 meets the minimum requirements of the applicable sections of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation (Model Regulation). The enclosed supplement to the actuarial memorandum demonstrates compliance with the applicable regulatory requirements of this jurisdiction, to the extent they differ from the Model Regulation, and includes other commonly requested information of this jurisdiction. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting a rate increase that varies by benefit period. The rate increase levels were determined to vary by benefit period to better align the rate increase with the adverse experience. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing, which were used to analyze the adverse experience.

This rate increase request is a follow-up to two prior nationwide requests. In jurisdictions that did not allow full implementation of the prior requested increases, the company is requesting a follow-up increase to achieve an actuarially equivalent lifetime loss ratio to the prior requests. Appendix B to this memorandum provides additional details on the development of and justification for the requested rate increase, including a detailed description of how actuarial equivalence was determined and a demonstration that the requested rate increase does not recoup past losses.

The table below provides the average prior, requested, and cumulative increases by policy form cohort and benefit period based on the nationwide distribution of business. The enclosed cover letter provides similar information based on the jurisdiction-specific distribution and discloses the requested rate increase in this jurisdiction.

Nationwide Average^[1] Rate Increase Request

Policy Form Cohort	Benefit Period	Prior Increase	Requested Increase	Cumulative Increase
Prior to Series 11	Non-Lifetime	79.1%	49.6%	168%
	Lifetime	98.6	161.1	419
Series 11 Individual	Non-Lifetime	69.2	58.3	168
	Lifetime	104.8	153.2	419
Series 11 Group	Non-Lifetime	79.0	49.7	168
	Lifetime	99.3	160.3	419
Average		80.8	79.9	225

[1] As of December 31, 2019 and excludes policies assumed to be paid up prior to implementation of the requested rate increase.

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While emerging experience supports a larger rate increase, the company is limiting the increase to be an actuarially equivalent follow-up to the prior requests in order to improve equity across jurisdictions. The company plans to continue to monitor experience and request additional rate increases in the future, to the extent justified. However, if it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Corresponding rate tables reflecting the current and proposed rate increases for the policy form(s) affected by this rate increase are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those in the enclosed rate tables due to implementation rounding algorithms.

As the company is not currently marketing new business, the required statement that the renewal premium rate schedules are not greater than the new business premium rate schedules is not applicable.

3. Description of Benefits

These products provide long-term care coverage. The Series 11 products are tax-qualified, and were issued on an individual or group basis. The Prior to Series 11 product includes tax-qualified and non-tax qualified policy forms, and was issued on an individual basis. Each product has benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. A daily benefit, benefit period, and elimination period were selected at issue.

At issue, the insured may have had the option to choose one of the following inflation options, the availability of which varied by policy form: simple inflation for life, simple inflation for 20 years, or compound inflation. The two simple inflation options provide for benefit levels that increase on each anniversary date by 5% of the daily benefit amount chosen at issue for either the life of the insured or 20 years depending on the option chosen. The compound inflation option provides for benefit levels that increase on each anniversary date by 5% compounded annually for the life of the insured. These automatic increasing benefits apply even when the insured is in claim status. For Series 11 Group forms, the insured may have also had the option of a guaranteed purchase option. Under this option, the insured can purchase additional coverage amounts of 5% per year without additional underwriting.

The available choices for benefit period, elimination period, and inflation option are shown in Section 21.

At issue the insured may have had the option of selecting riders that provide the following types of coverage: nonforfeiture, restoration of benefits, return of premium, shortened benefit period, spousal benefit transfer, survivorship benefit, or monthly home health care benefit. The insured may have had the option to select a lifetime, ten-year, or twenty-year premium payment option.

A contingent benefit upon lapse (CBUL) will be available to all insureds at the time of the rate increase.

4. Renewability

These policies are guaranteed renewable for life.

5. Applicability

This rate increase applies to all policies issued on the above-listed form(s) in this jurisdiction. The rate changes will apply to the premium of the base form and all applicable options and riders associated with the base form.

6. Actuarial Assumptions

The following assumptions are used to project the experience shown in this filing.

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- a. Morbidity reflects claim costs developed using the 2017 Milliman *Long-Term Care Guidelines (Guidelines)* with adjustments for underwriting selection, an all-lives exposure basis, and two years of retrospective improvement to bring the *Guidelines* forward to 2019. The claim costs were further adjusted based on historical claim experience by policy form cohort, attained age, individual vs. group, payment type, benefit period (non-lifetime vs. lifetime), and coverage type, to the extent credible. These adjustment factors can be found in Exhibit A-5a of Appendix A to this memorandum.
- b. Mortality Rates reflect the 2012 Individual Annuitant Mortality (IAM) Basic table. These mortality rates were then adjusted based on historical mortality experience by gender, marital status, attained age, and duration. The adjusted 2012IAM table was then brought forward to 2019 using the 2012IAM attained age mortality improvement scale (i.e., G2 projection scale). The mortality adjustment factors can be found in Exhibit A-1a and A-1c of Appendix A to this memorandum.
- c. Voluntary Lapse Rates vary by policy duration (ultimate for 10+), attained age (ultimate for 65+), benefit period (lifetime or non-lifetime), inflation protection option (auto or non-auto), marital status, policy form cohort, and premium payment option. The table below summarizes the ultimate lapse rates by key characteristics for lifetime-pay policies.

**Ultimate Lapse Rates
Lifetime-Pay Policies**

Policy Form Cohort	Married				Single			
	Lifetime Benefit Period		Non-Lifetime Benefit Period		Lifetime Benefit Period		Non-Lifetime Benefit Period	
	Auto Inflation	Non-Auto Inflation	Auto Inflation	Non-Auto Inflation	Auto Inflation	Non-Auto Inflation	Auto Inflation	Non-Auto Inflation
Prior to Series 11	0.4%	0.5%	0.5%	0.7%	0.5%	0.6%	0.6%	0.9%
Series 11 Individual	0.3	0.4	0.4	0.5	0.4	0.5	0.5	0.7
Series 11 Group	0.6	0.7	0.7	1.0	0.8	0.9	0.9	1.2

The durational voluntary lapse rates were adjusted based on the following criteria for the limited-pay options:

- For the ten-pay option, a reduction of 65% of the durational lapse rates is assumed for durations one through four, a reduction of 70% of the durational lapse rates is assumed for durations five through eight, and 0% lapse thereafter.
- For the twenty-pay option, a reduction of 50% of the durational lapse rates is assumed for durations one through eight, a reduction of 75% of the durational lapse rates is assumed for durations nine through fifteen, and 0% lapse thereafter.

- d. Benefit Expiry Rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the 2017 *Guidelines* with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age as shown in the following table.

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Gender	Benefit Period in Years	Attained Age ^[1]										
		<65	65	70	75	80	85	90	95	100	105	110+
Female	1	0.0%	0.1%	0.2%	0.3%	0.8%	2.3%	5.4%	9.7%	11.3%	19.3%	20.7%
	2	0.0	0.0	0.1	0.2	0.5	1.6	4.4	8.2	10.7	19.0	20.7
	3	0.0	0.0	0.1	0.2	0.5	1.3	3.4	6.7	9.3	19.0	20.7
	4	0.0	0.0	0.1	0.1	0.3	0.9	2.5	4.8	7.1	17.0	20.7
	5	0.0	0.0	0.0	0.1	0.2	0.6	1.8	3.7	6.3	14.4	20.7
	Lifetime	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Male	1	0.0	0.1	0.1	0.2	0.5	1.6	4.0	6.9	7.8	11.3	20.7
	2	0.0	0.0	0.1	0.2	0.4	1.1	2.8	5.1	6.0	10.2	20.7
	3	0.0	0.0	0.1	0.1	0.3	0.8	1.9	3.8	4.8	9.1	20.7
	4	0.0	0.0	0.0	0.1	0.2	0.4	1.3	2.4	3.4	7.9	20.7
	5	0.0	0.0	0.0	0.1	0.1	0.3	0.8	2.1	2.9	6.8	20.7
	Lifetime	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

[1] The assumption varies by attained age, but is shown every five years for display purposes.

- e. Policyholder Behavior Due to the Rate Increase. At the time of a rate increase, insureds have the option to elect a CBUL or reduced benefit options (RBO). An increase in morbidity for adverse selection due to the rate increase is assumed based on the percentage of policies that elect CBUL and RBO.

Insureds who elect a CBUL are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled. The following table provides the CBUL and RBO election rates, reduction to premiums and benefits due to the impact of RBO elections, and increase in morbidity by rate increase band for lifetime-pay policies. Limited-pay policies are assumed to not elect CBUL or RBO.

Policyholder Behavior Assumptions

Rate Increase Band	CBUL Election Rate	RBO Election Rate	Approximate Reduction for RBO ^[1]	Morbidity Increase for Adverse Selection
1.0 – 9.9%	1%	1%	0.0%	0.4%
10.0 – 19.9	3	2	0.3	1.0
20.0 – 49.9	6	6	1.7	2.3
50.0 – 79.9	9	14	6.1	4.2
80.0 – 99.9	12	18	9.7	5.5
100.0 – 199.9	14	25	17.4	7.1
200.0 – 299.9	16	35	29.8	9.1

[1] For display purposes, the approximate reduction for RBO values reflect the midpoint of the requested increase within each range. A detailed description of the calculation can be found in Appendix A. For example, the 20.0% – 49.9% range was calculated using the formula in Appendix A and a rate increase of 35%.

- f. Interest Rate consistent with the maximum valuation interest rate applicable to the year of issue (ranges from 3.5% to 5.5% and averages 4.5%) is used to demonstrate compliance with the minimum loss ratio requirements.
- g. Annual Improvement in the mortality and morbidity assumptions is assumed for 10 years starting in 2020. Annual improvement factors vary by attained age and gender based on the G2 improvement scale from the 2012IAM table.
- h. Expenses have not been explicitly projected for the purpose of demonstrating compliance with minimum loss ratio requirements. Originally filed expense assumptions are assumed to remain

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appropriate, except that reductions are made to the renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

The above assumptions are based on the experience of the above-listed policy form(s) and similar forms issued by MedAmerica and its affinity partners, other similar business issued by MedAmerica (including its affinity partners and acquired blocks of business), industry experience, and actuarial judgment. The above assumptions are deemed reasonable for the particular policy form(s) in this filing and are considered "most likely" (without explicit margin).

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced product(s) were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

The company is not currently marketing long-term care products. As a result, the requirement to reflect on any assumptions that deviate from those used for pricing other forms currently available for sale is not applicable.

7. Marketing Method

Agents and brokers of the company marketed these products.

8. Underwriting Description

Policies on the individual forms were fully underwritten.

On the group forms, actively at work employees were subject to short form underwriting. All others were subject to full underwriting.

Groups of at least 500 employees may have been eligible for modified guaranteed issue underwriting for those actively at work and, for some forms, those not currently at work. For some forms, if the employer agreed to contribute 100% of premium for a base plan for a minimum of three years, no underwriting was required for those actively at work. For other forms, spouses of active employees and spouses of employees who were not currently at work were subject to short form underwriting.

For both individual and group business, the company used various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview, and/or face-to-face assessment.

9. Premiums

Premiums are unisex and payable for life unless the insured selected a ten-year or twenty-year premium payment option. The premiums may vary by policy form, issue age, elimination period, benefit period, initial daily benefit, inflation option, premium payment option, underwriting class, joint/group discounts, home care percentage, copayment option, marital status at issue, and the selection of any riders.

10. Issue Age Range

Issue ages are from 18 to 85.

11. Area Factors

Area factors are not used for these products.

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12. Premium Modalization Rules

The following modal factors and percent distributions (based on the nationwide in-force count as of December 31, 2019) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	46%
Semi-Annual	0.52*AP	4
Quarterly	0.26*AP	25
Monthly	0.09*AP	24

13. Reserves

Active life reserves and reserves for the election of a CBUL have not been used in the experience exhibits for this rate increase analysis for the purpose of demonstrating compliance with minimum loss ratio requirements, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2019 have been discounted to the incurral date of each respective claim and included in historical incurred claims. An incurred but not reported (IBNR) reserve balance as of December 31, 2019 has been allocated to the 2019 calendar year and included in historical incurred claims.

14. Trend Assumptions

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

15. Demonstration of Satisfaction of Loss Ratio Requirements

This filing uses pooled nationwide experience of the above-listed product(s) and similar individual and group products issued nationwide by MedAmerica and its affinity partners. The pooled experience is appropriate to increase credibility and allow for a uniform rate increase request across similar business. Applying a uniform rate increase to the pool of forms maintains the original pricing relationships of the product design and differences between individual and group business.

Further, pooling experience is appropriate because the products issued are identical, the marketing and distribution employed is similar, and the same company (MedAmerica) administers and manages the entire block (including underwriting and claims handling). MedAmerica has 50% to 100% of the risk of the affinity partner forms via reinsurance arrangements with each affinity partner.

Exhibit I provides actual and projected experience using current assumptions. Actual experience is provided from inception through 2019 and then projected on a seriatim basis for 60 years using the current assumptions described above in Section 6. The actual and projected experience is based on nationwide premiums that reflect prior rate increases filed for use between January 19, 2010 and April 24, 2020, which average 81% across all jurisdictions. The after increase projected experience reflects the additional increase needed to achieve the cumulative increases shown in Section 2 on a seriatim basis.

Values in Exhibit I are shown (a) before and (b) after the nationwide requested rate increase. Included are calendar year earned premiums, incurred claims, end of year lives, and annual loss ratios. As shown in Exhibit I-b, the anticipated lifetime loss ratio with the nationwide requested rate increase exceeds the minimum loss ratio required by pre-rate stability regulation.

The following table demonstrates that the nationwide lifetime loss ratios by policy form cohort and benefit period also exceed the minimum loss ratio required by pre-rate stability regulation. The 'All' row corresponds to that shown in Exhibit I.

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**Nationwide Lifetime Loss Ratios at the Maximum Valuation Interest Rate
by Policy Form Cohort and Benefit Period**

Policy Form Cohort	Benefit Period	Before Increase	After Increase
Prior to Series 11	All	108%	102%
Series 11 Individual	All	124	106
Series 11 Group	All	127	110
All	Non-Lifetime	107	97
All	Lifetime	160	131
All	All	120	106

Exhibit II provides a demonstration that the nationwide requested rate increase meets the 58%/85% test required by post-rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of projected initial earned premium times 58%, and
4. 85% of the present value of projected premium in excess of the projected initial earned premium.

The projected incurred claims in Exhibit II were increased by 15% from the current assumptions described in Section 6 to reflect assumptions that include moderately adverse conditions.

The following table demonstrates that the 58%/85% test is passed by policy form cohort and benefit period. The 'All' row corresponds to that shown in Exhibit II. Values in the table are shown in millions of dollars.

58%/85% Test by Policy Form Cohort and Benefit Period

Policy Form Cohort	Benefit Period	Item 5 ^[1]	Item 7 ^[2]	Result ^[3]
Prior to Series 11	All	\$155.0	\$279.2	Pass
Series 11 Individual	All	352.5	639.2	Pass
Series 11 Group	All	171.6	322.0	Pass
All	Non-Lifetime	493.9	829.9	Pass
All	Lifetime	185.3	410.5	Pass
All	All	679.2	1,240.5	Pass

[1] Item 5 is the Lifetime Earned Premium Times Prescribed Factor.

[2] Item 7 is Lifetime Incurred Claims with Rate Increase.

[3] Test of whether Item 7 is not less than Item 5.

16. Actual-to-Expected Experience

The following table provides a comparison of actual and projected experience using current assumptions to that expected using original pricing assumptions. Values in the following table are shown (a) before and (b) after the nationwide requested rate increase.

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Nationwide Actual and Expected Loss Ratios by Policy Form Cohort and Benefit Period

Policy Form Cohort	Benefit Period	Lifetime Loss Ratio			Actual-to-Expected	
		Before Increase	After Increase	Expected	Before Increase	After Increase
Prior to Series 11	All	101%	96%	65%	1.55	1.48
Series 11 Individual	All	119	102	58	2.03	1.75
Series 11 Group	All	120	105	69	1.74	1.51
All	Non-Lifetime	101	92	64	1.58	1.44
All	Lifetime	153	126	59	2.57	2.12
All	All	114	101	63	1.82	1.61

Actual and projected experience in the above table is identical to that described in Exhibit I, except historical experience is accumulated at MedAmerica's actual historical earned interest rates, which average 5.4% for this block, and projected experience is discounted at MedAmerica's current most-likely interest rate assumption of 4.5%. This 4.5% rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2019 cash flow testing.

Expected experience uses the actual policies sold and projects from issue on a seriatim basis using the original pricing assumptions.

Exhibit III provides a comparison of the current and original pricing assumptions that underlie the actual and expected experience described above.

17. History of Previous Rate Revisions

Please see the enclosed cover letter, which provides the jurisdiction-specific average prior rate increase and rate history for the above-listed form(s). Section 2 above describes the nationwide average prior rate increase across the pooled experience.

18. Analysis Performed to Consider a Rate Increase

The experience table in Section 16 above demonstrates that experience has been more adverse from that expected using original pricing assumptions as the A:E loss ratios exceeds 1.0. The adverse experience is due to a combination of higher persistency, higher morbidity, and lower interest.

The following table provides a comparison of actual and projected nationwide experience to that expected in pricing with respect to morbidity, mortality, lapse (combination of voluntary lapse and benefit expiry), interest, and improvement. The current and original pricing assumptions are provided in Exhibit III.

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Impact of Changing from Pricing to Current Assumptions

Scenario	Lifetime Loss Ratio (LLR)	Incremental Impact on the LLR ^[1]	Increase Needed ^[2]
Original pricing assumptions	63%	N/A	N/A
Historical experience through 2019 & projections with pricing assumptions ^[3]	75	20%	199%
Historical experience through 2019 & projections with pricing assumptions except for current:			
Interest	84	12	104
Interest, lapse	88	4	35
Interest, lapse, mortality	111	26	171
Interest, lapse, mortality, morbidity	117	6	37
Interest, lapse, mortality, morbidity, improvement	114	-2	-14
Historical experience through 2019 & projections with all current most-likely assumptions ^[4]	114	82	526

[1] Calculated as the ratio of the lifetime loss ratio in a given row to that in the row immediately above it less one.

[2] Shows the rate increase needed to reproduce the lifetime loss ratio in the row immediately above it. Calculated without regard to CBUL, RBO, adverse selection, and higher waiver claims due to the needed rate increase.

[3] This row reflects actual historical experience and pricing assumptions projected from the valuation date, reflecting prior rate increases filed for use between January 19, 2010 and April 24, 2020.

[4] This row is calculated in regards to the pricing lifetime loss ratio of 63%.

For the business subject to rate stability regulation, an analysis of the projected loss ratio compared to that assumed at the time of original pricing revealed that experience has unfolded more than moderately adverse and crossed the original pricing threshold for which the company could consider a rate increase. At the time the product was priced, MedAmerica management determined the threshold for future increases would be defined as experience exhibiting deterioration of more than 10% of premium compared to that assumed in pricing. Section 16 demonstrates that the 'All' lifetime loss ratio before the requested rate increase using current assumptions is over 100% and well in excess of this original pricing threshold.

19. Average Annual Premium in Pennsylvania (Based on December 31, 2019 In-Force)

The number of insureds and the corresponding average annual premium that will be affected by this and the identical, concurrent rate increase filing are shown in the table(s) below. The values provided in the table(s) below exclude policies assumed to be paid up prior to implementation of the requested rate increase.

Pennsylvania – MedAmerica

Policy Form Cohort	Benefit Period	Number of Insureds	Before Increase Premium ^[1]	After Requested Increase Premium ^[1]
Prior to Series 11	Non-Lifetime	76	\$2,252	\$2,500
	Lifetime	12	4,754	10,338
	Total	88	2,593	3,569
Series 11 Individual	Non-Lifetime	63	3,423	3,637
	Lifetime	26	5,106	10,866
	Total	89	3,915	5,748
Series 11 Group	Non-Lifetime	64	2,351	2,393
	Lifetime	0	0	0
	Total	64	2,351	2,393
Total	Non-Lifetime	203	2,647	2,819
	Lifetime	38	4,994	10,699
	Total	241	3,017	4,061

[1] Premium reflects all prior rate increases filed for use, including the most recent increase filed on April 25, 2020.

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20. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 60-day policyholder notification period following being filed for use by the department of insurance, but no sooner than 12 months after the prior rate increase was effective.

21. Distribution of Business as of December 31, 2019 (Based on Nationwide In-Force Insured Count)

Issue Ages	Percent Distribution
<40	8%
40-44	7
45-49	11
50-54	18
55-59	22
60-64	18
65-69	11
70-74	4
75+	1

Elimination Period	Percent Distribution
0-Day	4%
20-Day	21
30-Day	<1
60-Day	8
90-Day	52
100-Day	4
180-Day	11
365-Day	<1

Benefit Period	Percent Distribution
1-Year	<1%
2-Year	18
3-Year	37
4-Year	8
5-Year	18
6-Year	<1
7-Year	<1
8-Year	<1
10-Year	<1
Lifetime	18

Inflation Option	Percent Distribution
None	39%
Simple for Life	3
Compound for Life	38
Simple for 20 Years	20
GPO	<1

Premium Payment Option	Percent Distribution
Ten-Pay	16%
Twenty-Pay	11
Lifetime-Pay	74

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Coverage Type	Percent Distribution
Facility Only	11%
Comprehensive	88
Home Health Only	1

22. Number of Insureds and Annualized Premium (Based on December 31, 2019 In-Force)

The number of insureds and annualized premium that will be affected by this and the identical, concurrent rate increase filing are shown in the tables below. The values provided in the tables below exclude policies assumed to be paid up prior to implementation of the requested rate increase.

Pennsylvania – MedAmerica

Policy Form Cohort	Benefit Period	Number of Insureds	Annualized Premium ^[1]
Prior to Series 11	Non-Lifetime	76	\$171,156
	Lifetime	12	57,043
	Total	88	228,199
Series 11 Individual	Non-Lifetime	63	215,656
	Lifetime	26	132,744
	Total	89	348,401
Series 11 Group	Non-Lifetime	64	150,484
	Lifetime	0	0
	Total	64	150,484
Total	Non-Lifetime	203	537,296
	Lifetime	38	189,787
	Total	241	727,083

[1] Premium reflects all prior rate increases filed for use, including the most recent increase filed on April 25, 2020.

Nationwide

Policy Form Cohort	Benefit Period	Number of Insureds	Annualized Premium
Prior to Series 11	Non-Lifetime	651	\$1,563,303
	Lifetime	304	930,702
	Total	955	2,494,005
Series 11 Individual	Non-Lifetime	4,590	8,440,455
	Lifetime	1,436	4,830,088
	Total	6,026	13,270,543
Series 11 Group	Non-Lifetime	4,543	7,071,539
	Lifetime	58	162,065
	Total	4,601	7,233,604
Total	Non-Lifetime	9,784	17,075,297
	Lifetime	1,798	5,922,855
	Total	11,582	22,998,152

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23. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by MedAmerica to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance".

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of this department of insurance.

In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Additional rate increases are needed to certify that rates will remain stable under moderately adverse conditions.

In forming my opinion, I have used actuarial assumptions and actuarial methods (which gave consideration to policy design, underwriting, and claim adjudication) and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, this premium rate filing is in compliance with the loss ratio standards of this jurisdiction. Certain models were developed to estimate future experience, which I have reviewed for consistency, reasonableness, and appropriateness to the intended purpose.

I have relied on data and information provided by MedAmerica to develop this memorandum, including but not limited to management's view of when a rate change may be considered, policy design, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or independently verified the data and information provided, but have reviewed it for reasonableness.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

Date: March 4, 2021

Exhibit I-a
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Earned Premium	Incurred Claims	Incurred Loss Ratio		Earned Premium	Incurred Claims	Incurred Loss Ratio
Historical Experience	1992	17,324	0	0%	111	75,523	0	0%
	1993	557,528	112,031	20%	634	2,103,674	409,697	19%
	1994	1,500,482	28,415	2%	1,376	5,252,379	98,599	2%
	1995	2,485,029	109,652	4%	1,943	7,988,197	344,529	4%
	1996	3,452,114	134,262	4%	2,631	10,230,235	379,695	4%
	1997	4,257,921	258,439	6%	2,884	11,882,330	757,435	6%
	1998	5,637,733	631,867	11%	4,363	14,879,843	1,705,438	11%
	1999	8,035,834	1,473,995	18%	5,539	20,113,090	3,724,600	19%
	2000	10,081,356	1,205,546	12%	6,542	24,039,280	2,953,936	12%
	2001	12,447,984	2,220,037	18%	8,674	28,315,537	5,138,283	18%
	2002	16,688,745	4,728,668	28%	11,698	36,230,275	10,379,182	29%
	2003	22,115,442	3,421,692	15%	17,925	45,868,279	7,134,212	16%
	2004	27,723,758	6,336,805	23%	19,326	54,957,132	12,609,263	23%
	2005	29,174,472	6,919,433	24%	20,444	55,318,924	13,177,325	24%
	2006	29,415,334	8,563,064	29%	20,291	53,299,505	15,576,052	29%
	2007	28,960,811	11,143,252	38%	20,341	50,151,692	19,399,852	39%
	2008	28,347,872	8,598,868	30%	20,136	46,927,735	14,312,859	30%
	2009	27,296,391	11,528,346	42%	19,674	43,223,750	18,343,806	42%
	2010	25,936,113	16,004,784	62%	18,691	39,293,872	24,375,471	62%
	2011	24,988,551	13,962,347	56%	17,861	36,225,425	20,326,536	56%
Projected Future Experience (60 Years)	2012	25,564,066	15,898,477	62%	17,782	35,451,497	22,124,734	62%
	2013	24,671,648	15,212,651	62%	17,448	32,732,982	20,276,156	62%
	2014	22,772,466	23,666,601	104%	16,984	28,908,390	30,156,054	104%
	2015	21,794,835	25,274,233	116%	16,375	26,480,985	30,805,633	116%
	2016	21,448,329	23,314,876	109%	16,160	24,941,854	27,196,596	109%
	2017	20,533,187	27,965,825	136%	15,338	22,865,892	31,214,015	137%
	2018	19,828,468	22,674,239	114%	14,334	21,153,033	24,220,829	115%
	2019	20,012,961	31,005,772	155%	13,747	20,448,999	31,694,717	155%
	2020	20,601,572	26,014,142	126%	13,105	20,162,992	25,449,647	126%
	2021	20,361,133	27,783,998	136%	12,670	19,088,961	26,015,198	136%
	2022	19,650,475	29,759,749	151%	12,239	17,647,974	26,671,263	151%
	2023	18,428,037	31,726,242	172%	11,805	15,856,454	27,216,764	172%
	2024	17,176,246	33,734,726	196%	11,369	14,161,855	27,702,521	196%
	2025	16,126,521	35,757,001	222%	10,930	12,741,821	28,109,246	221%
	2026	15,157,103	37,794,722	249%	10,489	11,477,445	28,443,846	248%
	2027	14,233,643	39,857,792	280%	10,048	10,330,075	28,718,631	278%
	2028	13,266,410	41,923,006	316%	9,606	9,227,463	28,921,765	313%
	2029	12,400,202	43,982,603	355%	9,165	8,268,321	29,053,790	351%
	2030	11,561,023	46,227,570	400%	8,724	7,391,104	29,242,130	396%
	2031	10,743,867	48,598,988	452%	8,282	6,586,639	29,441,603	447%
	2032	9,948,255	50,830,480	511%	7,841	5,849,370	29,493,790	504%
	2033	9,178,058	52,863,728	576%	7,403	5,176,658	29,382,212	568%
	2034	8,434,451	54,679,464	648%	6,968	4,564,285	29,115,173	638%
	2035	7,719,705	56,256,680	729%	6,538	4,008,853	28,700,357	716%
	2036	7,035,368	57,477,928	817%	6,115	3,506,721	28,099,064	801%
	2037	6,382,946	58,289,963	913%	5,700	3,054,410	27,310,498	894%
	2038	5,764,251	58,719,208	1,019%	5,295	2,648,759	26,371,041	996%
	2039	5,180,731	58,751,417	1,134%	4,902	2,286,600	25,295,208	1,106%
	2040	4,633,238	58,368,883	1,260%	4,523	1,964,688	24,095,721	1,226%
	2041	4,122,464	57,534,527	1,396%	4,159	1,679,925	22,776,565	1,356%
	2042	3,649,126	56,262,782	1,542%	3,811	1,429,426	21,362,964	1,495%
	2043	3,213,537	54,639,740	1,700%	3,481	1,210,355	19,901,713	1,644%
	2044	2,815,393	52,742,873	1,873%	3,169	1,019,864	18,429,640	1,807%
	2045	2,453,837	50,638,986	2,064%	2,877	855,142	16,976,557	1,985%
	2046	2,127,865	48,290,354	2,269%	2,605	713,574	15,533,556	2,177%
	2047	1,836,072	45,675,097	2,488%	2,352	592,650	14,098,969	2,379%
	2048	1,576,786	42,884,749	2,720%	2,119	490,004	12,703,959	2,593%
	2049	1,348,081	39,999,839	2,967%	1,905	403,419	11,372,087	2,819%
	2050-2054	4,213,952	156,859,323	3,722%	6,924	1,143,292	39,808,976	3,482%
	2055-2059	1,732,789	94,218,967	5,437%	3,901	391,881	19,607,998	5,004%
	2060-2064	659,663	51,689,204	7,836%	2,106	125,187	8,885,664	7,098%
	2065-2069	231,870	25,425,951	10,966%	1,032	37,332	3,648,877	9,774%
	2070-2074	75,401	10,909,720	14,469%	423	10,417	1,323,202	12,702%
	2075-2079	23,508	4,270,692	18,167%	132	2,817	448,178	15,911%
History		485,746,754	282,394,180	58%	349,252	799,360,310	388,835,505	49%
Future		284,063,577	1,741,441,092	613%	224,710	196,106,733	809,728,375	413%
Lifetime		769,810,331	2,023,835,272	263%	573,962	995,467,043	1,198,563,880	120%

Exhibit I-b
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	17,324	0	0%	111	75,523	0	0%
	1993	557,528	112,031	20%	634	2,103,674	409,697	19%
	1994	1,500,482	28,415	2%	1,376	5,252,379	98,599	2%
	1995	2,485,029	109,652	4%	1,943	7,988,197	344,529	4%
	1996	3,452,114	134,262	4%	2,631	10,230,235	379,695	4%
	1997	4,257,921	258,439	6%	2,884	11,882,330	757,435	6%
	1998	5,637,733	631,867	11%	4,363	14,879,843	1,705,438	11%
	1999	8,035,834	1,473,995	18%	5,539	20,113,090	3,724,600	19%
	2000	10,081,356	1,205,546	12%	6,542	24,039,280	2,953,936	12%
	2001	12,447,984	2,220,037	18%	8,674	28,315,537	5,138,283	18%
	2002	16,688,745	4,728,668	28%	11,698	36,230,275	10,379,182	29%
	2003	22,115,442	3,421,692	15%	17,925	45,868,279	7,134,212	16%
	2004	27,723,758	6,336,805	23%	19,326	54,957,132	12,609,263	23%
	2005	29,174,472	6,919,433	24%	20,444	55,318,924	13,177,325	24%
	2006	29,415,334	8,563,064	29%	20,291	53,299,505	15,576,052	29%
	2007	28,960,811	11,143,252	38%	20,341	50,151,692	19,399,852	39%
	2008	28,347,872	8,598,868	30%	20,136	46,927,735	14,312,859	30%
	2009	27,296,391	11,528,346	42%	19,674	43,223,750	18,343,806	42%
	2010	25,936,113	16,004,784	62%	18,691	39,293,872	24,375,471	62%
	2011	24,988,551	13,962,347	56%	17,861	36,225,425	20,326,536	56%
Projected Future Experience (60 Years)	2012	25,564,066	15,898,477	62%	17,782	35,451,497	22,124,734	62%
	2013	24,671,648	15,212,651	62%	17,448	32,732,982	20,276,156	62%
	2014	22,772,466	23,666,601	104%	16,984	28,908,390	30,156,054	104%
	2015	21,794,835	25,274,233	116%	16,375	26,480,985	30,805,633	116%
	2016	21,448,329	23,314,876	109%	16,160	24,941,854	27,196,596	109%
	2017	20,533,187	27,965,825	136%	15,338	22,865,892	31,214,015	137%
	2018	19,828,468	22,674,239	114%	14,334	21,153,033	24,220,829	115%
	2019	20,012,961	31,005,772	155%	13,747	20,448,999	31,694,717	155%
	2020	20,601,572	26,014,142	126%	13,105	20,162,992	25,449,647	126%
	2021	21,679,476	27,369,096	126%	12,269	20,324,354	25,626,724	126%
	2022	27,196,233	27,109,603	100%	11,484	24,423,325	24,296,175	99%
	2023	26,806,695	28,417,510	106%	11,076	23,062,364	24,378,484	106%
	2024	24,953,937	30,201,529	121%	10,674	20,570,408	24,801,398	121%
	2025	23,416,259	32,018,869	137%	10,270	18,496,780	25,171,067	136%
	2026	21,994,437	33,860,178	154%	9,864	16,649,609	25,483,357	153%
	2027	20,635,323	35,736,525	173%	9,456	14,970,388	25,749,916	172%
	2028	19,204,049	37,626,890	196%	9,049	13,351,166	25,958,913	194%
	2029	17,930,607	39,526,399	220%	8,641	11,949,499	26,111,249	219%
	2030	16,698,308	41,608,311	249%	8,233	10,668,900	26,321,407	247%
	2031	15,499,475	43,816,324	283%	7,824	9,495,574	26,545,664	280%
	2032	14,333,463	45,906,670	320%	7,414	8,421,313	26,638,370	316%
	2033	13,206,359	47,826,987	362%	7,007	7,442,394	26,584,394	357%
	2034	12,119,811	49,556,959	409%	6,602	6,552,479	26,389,277	403%
	2035	11,077,282	51,075,794	461%	6,201	5,746,560	26,058,882	453%
	2036	10,081,026	52,275,509	519%	5,806	5,019,202	25,557,305	509%
	2037	9,133,010	53,100,707	581%	5,417	4,365,103	24,880,534	570%
	2038	8,235,714	53,576,258	651%	5,038	3,779,489	24,062,365	637%
	2039	7,391,134	53,687,751	726%	4,669	3,257,613	23,115,646	710%
	2040	6,600,268	53,416,386	809%	4,313	2,794,579	22,051,254	789%
	2041	5,863,869	52,731,164	899%	3,970	2,385,718	20,874,376	875%
	2042	5,182,737	51,638,381	996%	3,642	2,026,703	19,605,713	967%
	2043	4,557,098	50,216,819	1,102%	3,330	1,713,298	18,288,661	1,067%
	2044	3,986,312	48,535,207	1,218%	3,035	1,441,275	16,956,641	1,177%
	2045	3,468,940	46,651,993	1,345%	2,759	1,206,481	15,636,607	1,296%
	2046	3,003,376	44,534,290	1,483%	2,500	1,005,067	14,321,548	1,425%
	2047	2,587,378	42,159,069	1,629%	2,260	833,333	13,009,609	1,561%
	2048	2,218,389	39,611,958	1,786%	2,038	687,819	11,730,415	1,705%
	2049	1,893,505	36,969,549	1,952%	1,834	565,296	10,506,653	1,859%
	2050-2054	5,891,903	145,131,470	2,463%	6,689	1,594,519	36,819,693	2,309%
	2055-2059	2,399,695	87,305,213	3,638%	3,790	541,033	18,171,629	3,359%
	2060-2064	902,860	48,104,108	5,328%	2,056	170,752	8,275,613	4,847%
	2065-2069	313,437	23,868,267	7,615%	1,012	50,311	3,427,759	6,813%
	2070-2074	101,084	10,345,497	10,235%	415	13,936	1,254,338	9,001%
	2075-2079	31,538	4,070,763	12,907%	129	3,771	426,338	11,305%
History		485,746,754	282,394,180	58%	349,252	799,360,310	388,835,505	49%
Future		391,196,557	1,595,602,146	408%	213,872	265,743,403	740,537,624	279%
Lifetime		876,943,311	1,877,996,325	214%	563,124	1,065,103,713	1,129,373,129	106%

Exhibit II
Demonstration that the Requested Cumulative Rate Increase Passes the 58%/85% Loss Ratio Minimum
MedAmerica and Affinity Partners' Nationwide Experience with Prior Approved Increases
Series 11 and Prior Policy Forms

1	Accumulated value of initial earned premium	754,462,153	x	58%	=	437,588,049
2a	Accumulated value of earned premium	799,360,310				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	44,898,157	x	85%	=	38,163,434
3	Present value of future projected initial earned premium	83,195,714	x	58%	=	48,253,514
4a	Present value of future projected premium	265,743,403				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	182,547,689	x	85%	=	155,165,536
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					679,170,532
6a	Accumulated value of incurred claims without the inclusion of active life reserves					388,835,505
6b	Present value of future projected incurred claims without the inclusion of active life reserves					851,618,268
7	Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b					1,240,453,772
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5% to 5.5%.

Future projected initial earned premium schedule (i.e., without the requested rate increase) reflects the assumed impact of CBUL and RBO.

The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience.

Exhibit III
MedAmerica and Affinity Partners
Comparison of Current and Original Pricing Assumptions

		Morbidity
Current Assumptions	Series 11 and Prior	Expected claim costs are developed using the 2017 Milliman <i>Long-Term Care Guidelines (Guidelines)</i> with adjustments for underwriting selection, an all-lives exposure basis, and two years of retrospective improvement to bring the <i>Guidelines</i> forward to 2019. The claim costs were further adjusted based on historical claim experience by series, attained age, coverage type, benefit period (non-lifetime vs. lifetime), and payment type, to the extent credible. These adjustment factors can be found in Exhibit A-5a of Appendix A of the actuarial memorandum.
Original Assumptions	Prior to Series 11	For Series 5, the original pricing expected nursing home incidence rates and continuance tables were developed from a number of sources, but primarily using data published by the Connecticut Department of Health Services. The 1985 National Nursing Home Survey was also used. Selected frequencies were adjusted up for up to the first 12 years following issue to reflect the favorable morbidity expected as a result of the underwriting process. Frequency and length of treatment of the home care and adult day care benefit were based on the 1982 National Long-Term Care Survey. They are adjusted to reflect the effects of elimination periods, policy maximums, and eligibility standards. For Series 8 and 9, the Institutional Benefit rates were developed using source data from the 1977 and 1985 National Nursing Home Surveys. The Home and Community Benefits were developed using source data from the 1989 National Long-Term Care Survey. Adjustments were made to the source data to reflect the selection effect of underwriting and the non-duplication of benefits with other payment sources.
	Series 11	The original pricing expected nursing home and home care incidence rates and continuance tables were taken from the 1997 <i>Guidelines</i> and adjusted for MedAmerica's experience available at the time this rate schedule was developed relative to the <i>Guidelines</i> . All values were adjusted to reflect the effects of product types, elimination periods, policy maximums, and the eligibility standards.
		Mortality
Current Assumptions	Series 11 and Prior	Mortality rates reflect the 2012 Individual Annuitant Mortality (IAM) Basic table. The mortality rates were adjusted based on historical mortality experience by gender, marital status, attained age, and duration. The adjusted 2012IAM table was then brought forward to 2019 using the 2012IAM attained age mortality improvement scale (i.e., G2 projection scale). These adjustment factors can be found in Exhibit A-1a and A-1c of Appendix A of the actuarial memorandum.
Original Assumptions	Prior to Series 11	Series 5 policy forms used the 1965-70 US Society of Actuaries Basic Mortality Table without selection. Series 8 and Series 9 policy forms used the 1980 Commissioners Standard Ordinary Basic Mortality Tables assuming a gender mix of 60% female and 40% male and without selection.
	Series 11 Individual	1980 Commissioners Standard Ordinary Basic Mortality Table.
	Series 11 Group	Premier Group policy forms use the 1980 Commissioners Standard Ordinary Basic Mortality Table. TNSE policy forms use the 1983 GAM Static table.
		Lapse Rates
Current Assumptions	Series 11 and Prior	Voluntary lapse rates (excludes benefit expiry) vary by policy duration (ultimate for 10+), attained age (ultimate for 65+), benefit period (lifetime or non-lifetime), inflation protection (auto inflation or none), marital status, policy form cohort, and premium payment option. A summary of the ultimate lapse rates by key characteristics for lifetime-pay policies can be found in Section 6 of the actuarial memorandum. For the ten-pay option, a reduction of 65% of the durational lapse rates is assumed for durations one through four, a reduction of 70% of the durational lapse rates is assumed for durations five through eight, and 0% lapse thereafter. For the twenty-pay option, a reduction of 50% of the durational lapse rates is assumed for durations one through eight, a reduction of 75% of the durational lapse rates is assumed for durations nine through fifteen, and 0% lapse thereafter.

Exhibit III
MedAmerica and Affinity Partners
Comparison of Current and Original Pricing Assumptions

Original Assumptions

Prior to Series 11

Lapse Rates

Lapse rates vary by policy form series, duration, premium payment option, and issue age.

Series 5 Lapse Rates

Duration	Issue Age										
	<61	61	62	63	64	65	66	67	68	69	70+
1	20.00%	19.00%	18.00%	17.00%	16.00%	15.00%	14.00%	13.00%	12.00%	11.00%	10.00%
2	15.00%	14.00%	13.00%	12.00%	11.00%	10.00%	9.00%	8.00%	7.00%	6.00%	5.00%
3	10.00%	9.40%	8.80%	8.20%	7.60%	7.00%	6.40%	5.80%	5.20%	4.60%	4.00%
4	8.00%	7.60%	7.20%	6.80%	6.40%	6.00%	5.60%	5.20%	4.80%	4.40%	4.00%
5	6.00%	5.70%	5.40%	5.10%	4.80%	4.50%	4.20%	3.90%	3.60%	3.30%	3.00%
6	5.00%	4.80%	4.60%	4.40%	4.20%	4.00%	3.80%	3.60%	3.40%	3.20%	3.00%
7	5.00%	4.80%	4.60%	4.40%	4.20%	4.00%	3.80%	3.60%	3.40%	3.20%	3.00%
8	5.00%	4.80%	4.60%	4.40%	4.20%	4.00%	3.80%	3.60%	3.40%	3.20%	3.00%
9+	5.00%	4.70%	4.40%	4.10%	3.80%	3.50%	3.20%	2.90%	2.60%	2.30%	2.00%

Series 8 Lapse Rates

Duration	Issue Age	
	<85	85+
1	15.00%	12.00%
2	10.00%	8.00%
3	8.00%	6.40%
4	6.00%	4.80%
5+	5.00%	4.00%

Series 9 Lapse Rates

Duration	Issue Age										
	<76	76	77	78	79	80	81	82	83	84	85+
1	15.00%	14.70%	14.40%	14.10%	13.80%	13.50%	13.20%	12.90%	12.60%	12.30%	12.00%
2	10.00%	9.80%	9.60%	9.40%	9.20%	9.00%	8.80%	8.60%	8.40%	8.20%	8.00%
3	8.00%	7.84%	7.68%	7.52%	7.36%	7.20%	7.04%	6.88%	6.72%	6.56%	6.40%
4	6.00%	5.88%	5.76%	5.64%	5.52%	5.40%	5.28%	5.16%	5.04%	4.92%	4.80%
5+	5.00%	4.90%	4.80%	4.70%	4.60%	4.50%	4.40%	4.30%	4.20%	4.10%	4.00%

Policy Form Series 8 and 9 issued business under a group trust in a small number of jurisdictions. The original pricing assumptions for claim costs, mortality, and interest did not vary between individual and group trust business but the original pricing voluntary termination rates did. The Series 8 and 9 group trust original pricing voluntary termination rates are shown in the following table:

Series 8 and 9 Group Trust

Duration	Issue Age									
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
1	16.00%	15.00%	13.50%	12.00%	11.00%	10.00%	8.00%	6.00%	4.00%	3.00%
2	11.00%	10.00%	8.50%	7.00%	7.00%	7.00%	5.50%	4.50%	3.50%	3.00%
3	7.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.00%	4.50%	3.00%	2.00%
4	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.50%	3.00%	2.00%
5	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.50%	3.00%	2.00%
6	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.50%	3.00%	2.00%
7 +	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

The original pricing voluntary lapse rates were expected to be 0.0% for durations 10 and later for policyholders who selected the 10-pay option.

Exhibit III
MedAmerica and Affinity Partners
Comparison of Current and Original Pricing Assumptions

Original Assumptions

Series 11

Lapse Rates

Lapse rates vary by duration, premium payment option, and issue age. Lapse rates for the lifetime payment option are provided in the tables below for Series 11 Individual, Premier Group, and TNSE policy forms.

Series 11 Individual						
Duration	Lapse Rates by Issue Age					
	<60	60-64	65-69	70-74	75-79	80+
1	10.00%	11.00%	12.00%	12.00%	12.00%	12.00%
2	7.00%	7.00%	7.00%	6.00%	4.00%	2.00%
3	5.00%	4.00%	3.00%	3.00%	3.00%	2.00%
4	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%
5	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%
6+	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

Premier Group						
Duration	Lapse Rates by Issue Age					
	<60	60-64	65-69	70-74	75-79	80+
1	10.00%	11.00%	12.00%	12.00%	12.00%	12.00%
2	7.00%	7.00%	7.00%	6.00%	4.00%	2.00%
3	5.00%	4.00%	3.00%	3.00%	3.00%	2.00%
4	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%
5	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%
6+	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

TNSE					
Duration	Lapse Rates by Issue Age				
	<60	60-64	65-69	70-79	80+
1	5.00%	5.00%	5.00%	4.00%	3.00%
2	5.00%	5.00%	5.00%	4.00%	3.00%
3	5.00%	4.00%	3.00%	3.00%	3.00%
4	4.00%	4.00%	3.00%	3.00%	3.00%
5	4.00%	3.00%	3.00%	3.00%	3.00%
6+	3.00%	3.00%	3.00%	3.00%	3.00%

For the 10-pay option, a reduction of 50% of these lapse rates is assumed for durations 1 to 6, and 0% lapse thereafter. For the 20-pay option, a reduction of 50% of these lapse rates is assumed for durations 1 to 13, and 0% lapse thereafter.

Exhibit III
MedAmerica and Affinity Partners
Comparison of Current and Original Pricing Assumptions

		Benefit Expiry Rates
Current Assumptions	Series 11 and Prior	Benefit expiry rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the 2017 <i>Guidelines</i> with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age. A table containing the benefit expiry rates is provided in Section 6 of the actuarial memorandum.
Original Assumptions	Series 11 and Prior	Benefit expiry was not separated from the lapse assumption.
		Interest Rate
Current Assumptions	Series 11 and Prior	<p>The current most-likely earnings rate assumption is 4.5%. This rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2019 cash flow testing.</p> <p>The maximum valuation interest rate applicable to the year of issue ranges from 3.5% to 5.5% and averages 4.5%.</p>
Original Assumptions	Prior to Series 11	Series 5 policy forms used an original pricing earnings rate assumption of 7.10% and Series 8 and 9 policy forms used an original pricing earnings rate assumption of 7.50%.
	Series 11 Individual	An original pricing earnings rate assumption of 7.50% was assumed.
	Series 11 Group	Premier Group policy forms used an original pricing earnings rate assumption of 7.50% and TNSE policy forms used an original pricing earnings rate assumption of 6.00%.
		Improvement
Current Assumptions	Series 11 and Prior	Annual improvement in the mortality and morbidity assumptions is assumed for 10 years starting in 2020. Annual improvement factors vary by attained age and gender based on the G2 improvement scale from the 2012IAM table.
Original Assumptions	Series 11 and Prior	No mortality or morbidity improvement was assumed.

Appendix A

Development of and Justification for Current Assumptions

This appendix describes the development of and justification for the current actuarial assumptions used in this filing.

The persistency and morbidity assumptions were developed using historical experience and predictive analytics. Where actual experience was limited or did not exist, industry experience and actuarial judgment was also used. The experience used to develop these assumptions includes historical experience of MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY collectively referred to as MedAmerica); and MedAmerica's affinity partners that issued the same products. Additionally, experience on other blocks of business originally issued by MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business is also used. For persistency, policy termination experience from January 2008 through December 2017, with runout through March 2018, was used. For morbidity, claim experience from January 2008 through December 2017 was used, with runout through December 2018.

Improvement assumptions for mortality and morbidity were developed based on individual annuitant or industry experience, along with actuarial judgment. The rate increase dependent assumptions were developed using historical experience, and actuarial judgment where experience was limited or did not exist.

The sections that follow provide more detail on the development of and justification for the current assumptions that are material to the projections in this filing.

Persistency

The policy persistency assumptions were developed based on detailed historical experience from January 2008 through December 2017, with runout through March 2018, for MedAmerica's organic (including affinity partners) and acquired business. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

Mortality

The mortality assumption utilizes the 2012 Individual Annuitant Mortality (IAM) Basic table with experience adjustments.

Exhibit A-1 supports the mortality assumption and provides the following information by marital status, gender, issue era (old versus new), policy duration, and attained age. Policies issued prior to January 1, 1998 are treated as "old" and policies issued on or after January 1, 1998 are treated as "new". Prior to Series 11 policies are considered part of the "old" era bucket as the majority of policies were issued prior to January 1, 1998. Series 11 Individual and Group policies are considered part of the "new" era bucket as the majority of policies were issued on or after January 1, 1998.

- Exhibit A-1a – Provides the adjustment factors that are to be applied to the 2012IAM hazard rates; the adjusted hazard rates are converted back into mortality probabilities to create the mortality assumption produced by the predictive model. Attained age adjustment factors are applicable to only policy durations 7 and later.
- Exhibit A-1b – Provides a summary of actual-to-modeled (A:M) mortality experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business.
 - Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of death (i.e., exact exposure basis).
 - Actual deaths [B]
 - Mortality probabilities underlying actual experience [C], 2012IAM [D], and the modeled assumption [E]. The modeled mortality probabilities capture the adjustment factors from Exhibit A-1a that were produced by the predictive model. Mortality probabilities were calculated by first calculating the hazard rate of mortality, then transforming into a probability. For example, the actual mortality probability $[C] = 1 - \text{EXP}(-[B] / [A])$.
 - A:M ratios are calculated as actual mortality probabilities to the 2012IAM mortality probabilities [F] and to the modeled assumption [G]. The modeled A:M [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

Appendix A

Development of and Justification for Current Assumptions

- Exhibit A-1c – Provides an additional attained age adjustment that was developed to better align the composite termination (i.e., mortality and voluntary lapse combined) assumption with actual experience. Similar to the attained age adjustment factors in Exhibit A-1a, the additional adjustments are applicable to only policy durations 7 and later. The adjustment from Exhibit A-1c is excluded from Exhibit A-1b, but it is included with the composite termination assumptions in Exhibit A-3 described below.

For projection purposes, the adjusted 2012IAM table is brought forward to 2019 using the G2 improvement scale.

Lifetime-Pay Voluntary Lapse Assumption

The voluntary lapse assumption reflects the 2017 cash flow testing voluntary lapse assumption with experience adjustments for attained age, benefit period (lifetime or non-lifetime), inflation protection option (auto or non-auto), marital status, and product cohort.

The attained age adjustment factors developed from the predictive model produced a U-shaped pattern (i.e., decreased and then increased) by attained age. However, the attained age adjustment factors are held constant for ages 65 and older to produce an ultimate voluntary lapse assumption that is constant rather than increasing by attained age. The adjustments are held constant after this point because an increasing attained age lapse trend is not widely used in the industry, and this increasing lapse trend may be due to miscoding a death or underreporting of deaths in the Social Security Death Master File. An additional attained age adjustment to mortality was developed (Exhibit A-1c) in order to capture these terminations (i.e., higher lapses at older attained ages) such that the combined mortality and voluntary lapse assumption better aligns with actual experience as described in Exhibit A-3 below.

The ultimate voluntary lapse probabilities are shown in Section 6 of the actuarial memorandum. These ultimate voluntary lapse probabilities are applicable for attained ages 65 and older at policy durations 10 and later. Only these ultimate voluntary lapse probabilities are material to the projections given the age of this cohort.

Exhibit A-2 supports the voluntary lapse assumption. It provides a comparison of A:M voluntary lapse experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business, and includes the following:

- Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of lapse (i.e., exact exposure basis).
- Actual lapses [B]
- Lapse probabilities underlying actual experience [C], unadjusted [D], and the modeled assumption [E]. The modeled voluntary lapse probabilities capture the assumptions produced by the predictive model (i.e., include the U-shaped attained age adjustments) to demonstrate the fit of the predictive model. The attained-age cap is captured with the composite termination assumptions in Exhibit A-3 as described below. Lapse probabilities were calculated by first calculating the hazard rate of lapse, then transforming into a probability. For example, the actual lapse probability $[C] = 1 - \text{EXP}(-[B] / [A])$.
- A:M ratios are calculated as actual lapse probabilities to the unadjusted lapse probabilities [F] and the modeled assumption [G]. The modeled A:M [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

The experience underlying Exhibit A-2 reflects lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate voluntary lapse assumption and excludes "shock" lapses. For certain policies there have been prior rate increases and thus the option to lapse with a contingent benefit (i.e., shock lapse). Additionally, some policy forms offered an optional shortened non-forfeiture benefit. Policies that elected one of these options were not counted as a voluntary lapse; however, their annual policy exposure was valued up to the date of election.

Limited-Pay Voluntary Lapse Assumption

For the limited-pay options, the voluntary lapse assumption is a function of the lifetime-pay voluntary lapse assumption and is similar to that used in original pricing. The smoothed lapse rates are a scalar of the lifetime-pay lapse rates. Approximately 4% of the in-force policies have a limited-pay option that will be subject to the voluntary lapse assumption after the first five years of the projection because they will not yet be paid-up due to the length of

Appendix A

Development of and Justification for Current Assumptions

the payment option for these policies. As a result, the impact of the limited-pay voluntary lapse assumptions on the projections is assumed to be immaterial.

For the ten-pay and twenty-pay options, the scalars were developed from a comparison of the lifetime-pay derived lapse rates to the limited-pay option's derived lapse rates based on MedAmerica and its affinity partners' experience on all products combined. The relationships derived from this analysis were used to develop the smoothed lapse assumptions as shown in Section 6 of the actuarial memorandum.

Composite Termination

Exhibit A-3 supports the composite termination (i.e., mortality and voluntary lapse combined) assumption. It provides a comparison of actual-to-expected (A:E) composite termination experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business, and includes the following:

- Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of termination (i.e., exact exposure basis).
- Actual composite terminations [B]
- Composite termination probabilities underlying actual experience [C] and the expected assumption [D]. The expected composite termination probabilities capture all of the experience adjustments for mortality (i.e., Exhibits A-1a and A-1c) and voluntary lapse (i.e., attained age cap). Termination probabilities were calculated by first calculating the hazard rate of termination, then transforming into a probability. For example, the actual termination probability [C] = $1 - \text{EXP}(-[B] / [A])$.
- A:E ratios are calculated as actual termination probabilities to the expected composite termination probabilities [E]. The A:E [E] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

The experience underlying Exhibit A-3 reflects lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate composite termination assumption. It also excludes "shock" lapses as described above for Exhibit A-2.

Benefit Expiry

Benefit expiry probabilities reflect assumed policy lapses due to exhaustion of benefits based on the 2017 Milliman *Long-Term Care Guidelines (Guidelines)* with experience adjustments and vary by attained age, gender, and benefit period. Insureds with lifetime benefits do not have an expiry assumption (i.e., probability of 0%). The final benefit expiry assumptions are provided in Section 6 of the actuarial memorandum.

Exhibit A-4 supports the benefit expiry assumption. It provides a comparison of A:E benefit expiry experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business, and includes the following:

- Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of benefit expiry (i.e., exact exposure basis).
- Actual benefit expiries [B]
- Benefit expiry probabilities underlying actual experience [C], 2017 *Guidelines* [D], and the expected assumption [E]. The expected benefit expiry probabilities capture the assumptions from Section 6 of the actuarial memorandum. Benefit expiry probabilities were calculated by first calculating the hazard rate of benefit expiry, then transforming into a probability. For example, the actual benefit expiry probability [C] = $1 - \text{EXP}(-[B] / [A])$.
- A:E ratios are calculated as actual benefit expiry probabilities to the 2017 *Guidelines* probabilities [F] and the expected assumption [G]. The expected A:E [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

Appendix A

Development of and Justification for Current Assumptions

The experience underlying Exhibit A-4 excludes lifetime benefit periods because benefit expiry is not applicable. It also excludes ages less than 65 because the assumed benefit expiry assumption is 0% and actual experience reflects less than 2% of actual expiries. The experience underlying Exhibit A-4 reflects policy durations 7 and later.

Morbidity

The claim costs were developed using the 2017 *Guidelines* with experience adjustment factors based on all products of MedAmerica, its affinity partners, and any acquired business from January 2008 through December 2017, with runout through December 2018. The experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

- Exhibit A-5a – provides the adjustment factors that are to be applied to the 2017 *Guidelines* claim costs for the Series 11 and Prior policy forms.
- Exhibit A-5b – provides a summary of A:E experience for the Series 11 and Prior policy forms. The experience underlying this exhibit is for policy durations 7 and later only.
 - Exposure [A] reflects the length of time a covered life is in force (i.e., an exact exposure basis).
 - Actual incurred claim counts [B] and dollars [C] are based on historical claim experience from inception through December 2017, with runout through December 2018. Actual incurred claim dollars were valued as paid claims plus claim reserves. Paid claims and claim reserves were discounted to the year of incurral.
 - 2017 *Guidelines* incurred claims [D] are valued as the 2017 *Guidelines* claim costs multiplied by actual all-lives exposure. The claim costs vary by gender, attained age, policy duration, benefit period, elimination period, payment type, level of home care coverage, level of assisted living facility coverage, inflation type, and coverage type (comprehensive/facility only/home health care only). Policy design, claims adjudication, and degree of underwriting were considered in developing the claim costs.
 - Expected incurred claims [E] are calculated by applying each applicable adjustment from Exhibit A-5a to the 2017 *Guidelines* incurred claims [D].
 - A:E ratios are calculated as actual incurred claims to the 2017 *Guidelines* incurred claims [F] and expected incurred claims [G]. The expected A:E [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.
- Exhibit A-5c – provides information similar to Exhibit A-5b, except provides the experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business. Like Exhibit A-5b, this exhibit includes only experience for policy durations 7 and later.

For projection purposes, the 2017 *Guidelines* are brought forward to 2019 using the G2 improvement scale.

Prospective Improvement

For projected mortality and morbidity improvement, the G2 improvement scale from the 2012IAM mortality table was used. The G2 improvement scale varies by attained age and gender. It is applied beginning in the first projection year and continues for 10 projection years.

Rate Increase Dependent Assumptions

At the time of a rate increase, insureds have options to elect a contingent benefit upon lapse (CBUL) or reduced benefit options (RBO). Adverse selection is assumed relative to CBUL and RBO elections. These insured behavior assumptions are provided in Section 6 of the actuarial memorandum. These assumptions are based on MedAmerica and its affinity partners, and MedAmerica's acquired business's combined actual CBUL and RBO election rate experience and actuarial judgment—particularly at the higher rate increase magnitudes where limited experience exists.

Contingent Benefit Upon Lapse Election

The assumed CBUL election rate is based on the requested rate increase and is applied on a seriatim basis. No CBUL elections are assumed for limited-pay policies.

Appendix A

Development of and Justification for Current Assumptions

Reduced Benefit Options

We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent percent reduction in claims. We assume an RBO election rate based on the requested rate increase and it is applied on a seriatim basis. No RBO elections are assumed for limited-pay policies.

The reduction to premium and claims then varies based on the level of the rate increase and can then be determined as follows:

Reduction to premium and claims due to the election of RBO
= $1 - (\text{Average premium level after the rate increase with RBO election} / \text{Premium level after the full rate increase without any RBO election})$, where

Average premium level after the rate increase with RBO election
= weighted average premium level of those assumed to elect RBO with those assumed to accept the full rate increase

Adverse Selection

The adverse selection assumption is a function of the CBUL and RBO election rates, such that the relative increase to morbidity due to adverse selection varies by the rate increase's magnitude. The increase to morbidity due to adverse selection was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, insureds that elect a CBUL will be selective in that their relative morbidity is 25% lower than that of the remaining pool. Similarly, we assume that at the time of the rate increase, insureds that elect an RBO will be selective in that their relative morbidity is 12.5% lower than that of the remaining pool.

$\text{PoolMorb} = \text{AdvSelMorb} \times (1 - \text{CBUL} - \text{RBO}) + [(1 - 25\%) \times \text{AdvSelMorb}] \times \text{CBUL} + [(1 - 12.5\%) \times \text{AdvSelMorb}] \times \text{RBO}$, where

PoolMorb =	morbidity of the pool before the rate increase = 1.0
AdvSelMorb =	adverse morbidity of the remaining pool after the rate increase due to selective lapses
CBUL =	percentage of insureds that elect CBUL
RBO =	percentage of insureds that elect RBO

Solving the above for the adverse selection component results in the following formula:

$\text{Adverse Selection} = 1 / (1 - 25\% \times \text{CBUL} - 12.5\% \times \text{RBO})$

Predictive Analytics

In developing the persistency and morbidity experience adjustment factors, predictive analytics was employed in the form of a penalized generalized linear model (GLM).

A penalized GLM is similar to a traditional GLM. The only difference is that it adds an additional constraint that penalizes the size of the model's coefficients in order to control overfitting the model to the historical data. This penalty placed on the coefficients can be seen as a credibility lever, which controls how much weight is given to the company's actual experience. A high penalty would give no weight to the data, leaving the benchmark assumption (i.e., the 2017 *Guidelines* for morbidity) unadjusted. No penalty would give full weight to the company's actual data potentially making large adjustments to the benchmark, which could be overfitting the actual experience. When using a penalized GLM, it is important to choose a penalty that gives the right amount of weight to the actual data to avoid underfitting or overfitting the experience.

A standard approach for choosing such a penalty is to use a *k*-fold cross-validation to test a series of penalty values. A *k*-fold cross-validation splits the data into *k* subsets and iteratively trains and tests the model independently on each subset of the data. This process gives an estimation of how well a model will generalize to new data that was not used to develop the assumption. Through the *k*-fold cross-validation we evaluated the impact the penalty had on the model's generalizability by testing a range of 100 penalties. We selected a penalty to balance minimizing the *k*-fold cross-validation prediction error with the generalizability of the model. This allows for a statistically robust and automated process to determine the amount of weight to give actual experience versus the benchmark assumption.

Exhibit A-1a
Mortality Hazard Rate Adjustment Factors
All Products

Attained Age	Gender		Marital Status		Duration	Era Bucket	
	Male	Female	Married	Single		Old	New
<55	0.99	1.00	0.99	1.01	1	0.99	0.81
55	0.97	0.99	0.97	1.01	2	0.99	0.70
56	0.97	0.98	0.95	1.01	3	0.99	0.63
57	0.95	0.97	0.93	1.02	4	0.99	0.59
58	0.93	0.96	0.91	1.02	5	0.99	0.56
59	0.91	0.93	0.89	1.02	6	0.99	0.66
60	0.89	0.89	0.88	1.01	7	0.99	0.75
61	0.85	0.86	0.85	1.00	8	0.99	0.81
62	0.85	0.86	0.84	1.00	9	0.99	0.84
63	0.84	0.85	0.82	1.00	10	0.99	0.86
64	0.84	0.84	0.81	1.01	11	0.99	0.90
65	0.87	0.84	0.81	1.01	12	0.99	0.92
66	0.88	0.85	0.81	1.01	13	0.99	0.93
67	0.87	0.82	0.81	1.00	14	0.99	0.96
68	0.91	0.82	0.82	1.01	15	1.01	0.98
69	0.95	0.85	0.84	1.02	16	1.01	0.98
70	0.97	0.85	0.85	1.02	17	1.04	0.98
71	0.99	0.84	0.86	1.03	18	1.04	0.98
72	1.02	0.85	0.87	1.04	19	1.04	0.98
73	1.03	0.85	0.89	1.03	20+	1.04	0.98
74	1.04	0.85	0.90	1.04		1.03	0.98
75	1.05	0.86	0.91	1.04			
76	1.08	0.87	0.92	1.04			
77	1.11	0.92	0.94	1.07			
78	1.09	0.94	0.95	1.05			
79	1.08	0.94	0.95	1.02			
80	1.09	0.93	0.96	1.04			
81	1.10	0.95	0.97	1.04			
82	1.08	0.93	0.96	1.04			
83	1.08	0.91	0.95	1.04			
84	1.03	0.89	0.96	1.02			
85	1.06	0.92	0.99	1.02			
86	1.04	0.93	0.99	1.01			
87	1.04	0.90	1.00	0.99			
88	1.07	0.90	1.00	0.99			
89	1.13	0.94	0.99	1.01			
90	1.09	0.95	0.99	1.02			
91	1.07	0.96	1.00	1.02			
92	1.09	1.00	1.01	1.03			
93	1.06	1.01	1.02	1.03			
94	1.03	1.00	1.01	1.03			
95	1.01	1.00	0.99	1.04			
96	1.01	1.01	0.99	1.05			
97	1.00	1.02	0.99	1.05			
98	1.00	1.04	0.99	1.05			
99	0.99	1.04	1.00	1.04			
100	0.99	1.03	1.00	1.03			
101	0.99	1.02	1.00	1.02			
102	0.98	1.01	0.99	1.01			
103	0.99	1.01	0.99	1.00			
104+	0.99	1.00	1.00	1.01			

Exhibit A-1b
Actual-to-Modeled Mortality Experience 2008-2017
Policy Durations 7+
All Products

Product or Insured Characteristic	Policy Year Exposure [A]	Actual		Mortality Probability		Actual-to-Modeled Mortality Probability	
		Deaths [B]	Probability [C]	2012IAM [D]	Modeled [E]	2012IAM [F] = [C] / [D]	Modeled [G] = [C] / [E]
Marital Status							
Married	386,931	5,992	1.5%	1.8%	1.6%	0.86	0.99
Single	392,172	9,243	2.3%	2.4%	2.3%	0.97	1.00
Gender							
Female	452,361	7,931	1.7%	2.0%	1.7%	0.88	0.99
Male	326,742	7,304	2.2%	2.3%	2.2%	0.98	1.00
Era							
New	569,023	7,175	1.3%	1.5%	1.3%	0.84	0.99
Old	210,080	8,060	3.8%	3.7%	3.8%	1.02	1.00
Policy Duration							
7-9	204,938	1,429	0.7%	1.0%	0.7%	0.70	0.97
10-14	315,361	4,614	1.5%	1.7%	1.5%	0.87	0.99
15-19	172,971	5,090	2.9%	2.9%	2.9%	1.00	1.01
20-24	69,899	3,138	4.4%	4.3%	4.4%	1.03	1.00
25+	15,933	964	5.9%	5.7%	5.9%	1.03	0.99
Attained Age							
<65	278,751	776	0.3%	0.4%	0.3%	0.71	0.95
65-69	121,892	789	0.6%	0.9%	0.7%	0.70	0.98
70-74	121,461	1,396	1.1%	1.4%	1.2%	0.80	0.99
75-79	111,354	2,505	2.2%	2.4%	2.2%	0.93	1.00
80-84	84,877	3,624	4.2%	4.3%	4.2%	0.97	1.00
85+	60,768	6,145	9.6%	9.5%	9.6%	1.01	1.00
Total	779,103	15,235	1.9%	2.1%	1.9%	0.93	1.00

Exhibit A-1c
Composite Termination Attained Age Mortality Adjustment
For Policy Durations 7+
All Products

Attained Age	Adjustment	Attained Age	Adjustment
<55	1.00	75	1.02
55	1.00	76	1.02
56	1.00	77	1.03
57	1.00	78	1.03
58	1.00	79	1.03
59	1.00	80	1.03
60	1.00	81	1.04
61	1.00	82	1.04
62	1.00	83	1.04
63	1.00	84	1.04
64	1.00	85	1.05
65	1.00	86	1.05
66	1.00	87	1.06
67	1.00	88	1.06
68	1.00	89	1.06
69	1.00	90	1.06
70	1.00	91	1.07
71	1.01	92	1.07
72	1.01	93	1.07
73	1.01	94	1.07
74	1.01	95+	1.07

Exhibit A-2
Actual-to-Modeled Voluntary Lapse Experience 2008-2017
Lifetime-Pay for Policy Durations 10+
All Products

Product or Insured Characteristic	Policy Year Exposure [A]	Actual		Lapse Probability		Actual-to-Modeled Lapse Probability	
		Lapses [B]	Probability [C]	Unadjusted [D]	Modeled [E]	Unadjusted [F] = [C] / [D]	Modeled [G] = [C] / [E]
Marital Status							
Married	226,840	1,757	0.8%	1.0%	0.8%	0.76	0.98
Single	252,968	2,338	0.9%	0.9%	0.9%	1.02	1.01
Benefit Period							
Non-Lifetime	343,952	3,341	1.0%	1.0%	1.0%	0.95	1.01
Lifetime	135,856	754	0.6%	0.8%	0.6%	0.68	0.95
Inflation							
None	177,263	2,052	1.2%	1.0%	1.1%	1.13	1.01
Auto	302,544	2,043	0.7%	0.9%	0.7%	0.73	0.98
Cohort ^[1]							
Prior to Series 11	19,434	146	0.7%	1.0%	0.8%	0.75	0.90
Series 11 Individual	54,987	326	0.6%	0.6%	0.6%	0.99	1.00
Series 11 Group	19,641	216	1.1%	1.3%	1.1%	0.84	0.98
Attained Age							
<65	113,757	1,078	0.9%	0.9%	0.8%	1.01	1.14
65-69	67,892	376	0.6%	0.9%	0.6%	0.59	0.91
70-74	79,255	523	0.7%	1.0%	0.7%	0.68	0.92
75-79	88,328	649	0.7%	1.0%	0.8%	0.74	0.93
80-84	74,228	677	0.9%	1.0%	0.9%	0.94	0.96
85+	56,348	792	1.4%	1.0%	1.4%	1.45	1.01
Total	479,808	4,095	0.8%	1.0%	0.9%	0.89	1.00

[1] Series characteristic captures the experience of Prior to Series 11, Series 11 Individual, and Series 11 Group policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-3
Actual-to-Expected Composite^[1] Termination Experience 2008-2017
Lifetime-Pay for Policy Durations 10+
All Products

Product or Insured Characteristic	Policy Year Exposure [A]	Actual		Expected Termination Probability ^[1] [D]	Actual-to-Expected Termination Probability ^[1] [E] = [C] / [D]
		Terminations [B]	Probability [C]		
Marital Status					
Married	226,840	6,737	2.9%	2.9%	1.00
Single	252,968	10,430	4.0%	3.9%	1.03
Gender					
Female	291,631	9,451	3.2%	3.2%	1.01
Male	188,176	7,716	4.0%	3.9%	1.03
Era					
New	291,819	7,978	2.7%	2.6%	1.04
Old	187,989	9,189	4.8%	4.8%	1.00
Benefit Period					
Non-Lifetime	343,952	13,461	3.8%	3.8%	1.02
Lifetime	135,856	3,706	2.7%	2.6%	1.03
Inflation					
None	177,263	9,333	5.1%	4.9%	1.05
Auto	302,544	7,834	2.6%	2.6%	0.99
Cohort ^[2]					
Prior to Series 11	19,434	1,066	5.3%	5.1%	1.04
Series 11 Individual	54,987	1,715	3.1%	3.0%	1.03
Series 11 Group	19,641	392	2.0%	1.8%	1.09
Policy Duration					
10-14	256,833	6,828	2.6%	2.5%	1.07
15-19	145,062	5,757	3.9%	3.9%	0.99
20-24	62,763	3,496	5.4%	5.4%	1.00
25+	15,150	1,086	6.9%	7.1%	0.98
Attained Age					
<65	113,757	1,466	1.3%	1.2%	1.11
65-69	67,892	883	1.3%	1.3%	0.99
70-74	79,255	1,488	1.9%	1.9%	1.00
75-79	88,328	2,733	3.0%	3.0%	1.01
80-84	74,228	3,966	5.2%	5.1%	1.02
85+	56,348	6,631	11.1%	10.9%	1.01
Total	479,808	17,167	3.5%	3.4%	1.02

[1] Combination of mortality and voluntary lapse

[2] Series characteristic captures the experience of Prior to Series 11, Series 11 Individual, and Series 11 Group policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-4
Actual-to-Expected Benefit Expiry Experience 2008-2017
Policy Durations 7+
All Products

Product or Insured Characteristic	Policy Year	Actual		Benefit Expiry Probability		Actual-to-Expected Benefit Expiry	
	Exposure ^[1] [A]	Benefit Expiry [B]	Probability [C]	2017 <i>Guidelines</i> [D]	Expected ^[2] [E]	2017 <i>Guidelines</i> [F] = [C] / [D]	Expected ^[2] [G] = [C] / [E]
Gender							
Female	226,513	1,317	0.6%	0.5%	0.6%	1.07	1.02
Male	162,541	445	0.3%	0.3%	0.3%	0.99	0.97
Benefit Period							
1 Year	21,879	139	0.6%	0.7%	0.7%	0.91	0.88
2 Year	59,932	533	0.9%	0.7%	0.8%	1.20	1.13
3 Year	181,848	722	0.4%	0.4%	0.4%	0.96	0.93
4 Year	52,938	188	0.4%	0.3%	0.4%	1.05	0.99
5 Year	66,951	175	0.3%	0.2%	0.2%	1.19	1.12
6 Year	4,677	5	0.1%	0.0%	0.0%	2.92	2.80
10 Year	830	0	0.0%	0.0%	0.0%	0.00	0.00
Attained Age							
<75	186,976	86	0.0%	0.1%	0.1%	0.64	0.83
75-79	85,088	145	0.2%	0.2%	0.2%	0.73	0.90
80-84	66,442	376	0.6%	0.6%	0.6%	1.01	1.01
85-89	36,785	544	1.5%	1.3%	1.5%	1.10	0.99
90-94	11,698	466	3.9%	3.0%	3.7%	1.30	1.06
95+	2,066	145	6.8%	5.6%	6.3%	1.22	1.07
Total	389,054	1,762	0.5%	0.4%	0.5%	1.05	1.00

[1] Experience excludes lifetime benefit periods and ages less than 65

[2] Expected = Rates in Section 6 of the actuarial memorandum

Exhibit A-5a
MedAmerica and Affinity Partners
Morbidity Adjustment Factors
Series 11 and Prior Policy Forms

Attained Age	Product-Specific Adjustment Factor		
	Prior to Series 11	Series 11 Individual	Series 11 Group
<55	1.00	1.00	1.00
55	1.00	1.00	1.00
56	1.00	1.00	1.00
57	1.00	1.00	1.00
58	1.00	1.00	1.00
59	1.00	0.99	1.00
60	1.00	0.99	1.00
61	1.00	0.98	1.00
62	1.00	0.98	1.01
63	1.00	0.98	1.01
64	1.00	0.97	1.00
65	1.01	0.98	1.00
66	1.01	0.98	0.99
67	1.01	0.99	0.99
68	1.01	1.01	0.99
69	1.01	1.02	0.99
70	1.01	1.02	0.99
71	1.01	1.03	0.99
72	1.00	1.04	1.00
73	1.00	1.03	1.00
74	0.99	1.03	1.00
75	0.99	1.03	1.00
76	0.98	1.03	1.00
77	0.98	1.03	1.00
78	0.98	1.04	0.99
79	0.98	1.04	0.99
80	0.99	1.05	1.00
81	0.99	1.04	1.00
82	1.00	1.05	1.00
83	1.00	1.04	1.01
84	1.00	1.04	1.01
85	1.00	1.03	1.00
86	1.00	1.03	1.00
87	1.00	1.02	1.00
88	1.00	1.02	1.00
89	1.00	1.03	1.00
90	1.00	1.03	1.00
91	1.00	1.03	1.00
92	1.00	1.02	1.00
93	1.00	1.01	1.00
94	1.00	1.01	1.00
95	1.00	1.00	1.00
96	1.00	1.00	1.00
97	1.00	1.00	1.00
98	1.00	1.00	1.00
99	1.00	1.00	1.00
100	1.00	1.00	1.00
101+	1.00	1.00	1.00

Attained Age	Payment Type Adjustment Factor		
	Series 11 and Prior Individual		Series 11 Group
	Non-Tax-Qualified (NTQ)	Tax-Qualified (TQ)	
<55	1.00	1.00	1.02
55	1.00	1.00	1.02
56	1.00	1.00	1.02
57	1.00	0.99	1.03
58	0.99	0.99	1.04
59	0.99	0.98	1.05
60	0.99	0.98	1.03
61	0.98	0.97	1.03
62	0.98	0.96	1.02
63	0.98	0.95	1.00
64	0.98	0.95	1.00
65	0.98	0.95	1.00
66	0.98	0.95	1.00
67	0.99	0.96	1.00
68	0.98	0.97	1.01
69	0.98	0.99	1.00
70	0.97	0.99	0.99
71	0.98	1.00	0.99
72	0.98	1.01	0.98
73	0.99	1.01	0.98
74	1.00	1.01	0.97
75	1.01	1.01	0.97
76	1.01	1.02	0.97
77	1.01	1.02	0.96
78	1.01	1.04	0.95
79	1.00	1.06	0.95
80	1.01	1.09	0.95
81	1.01	1.09	0.95
82	1.02	1.09	0.97
83	1.04	1.08	0.98
84	1.04	1.07	0.98
85	1.04	1.06	0.98
86	1.04	1.06	0.99
87	1.04	1.07	0.99
88	1.04	1.07	0.99
89	1.04	1.07	0.99
90	1.04	1.07	1.00
91	1.04	1.07	1.00
92	1.03	1.05	1.00
93	1.02	1.03	1.00
94	1.02	1.02	1.00
95	1.02	1.01	1.00
96	1.01	1.01	1.00
97	1.01	1.01	1.00
98	1.01	1.01	1.00
99	1.01	1.01	1.00
100	1.01	1.01	1.00
101+	1.01	1.01	1.00

Attained Age	Non-MANY Adjustment Factor	
	Series 11 and Prior Individual	Series 11 Group
<55	1.02	1.00
55	1.02	1.00
56	1.02	1.00
57	1.02	1.00
58	1.02	1.00
59	1.01	1.00
60	0.99	1.00
61	0.98	1.01
62	0.98	1.01
63	0.98	1.01
64	0.99	1.00
65	1.00	1.00
66	1.01	1.00
67	1.02	0.99
68	1.04	1.00
69	1.05	1.00
70	1.05	1.00
71	1.04	1.00
72	1.04	1.00
73	1.03	1.00
74	1.02	1.00
75	1.02	1.00
76	1.02	1.00
77	1.02	1.00
78	1.03	1.00
79	1.04	1.00
80	1.05	1.00
81	1.05	1.00
82	1.05	1.00
83	1.05	1.00
84	1.04	1.00
85	1.04	1.00
86	1.03	1.00
87	1.03	1.00
88	1.03	1.00
89	1.04	1.00
90	1.03	1.00
91	1.03	1.00
92	1.02	1.00
93	1.01	1.00
94	1.01	1.00
95	1.00	1.00
96	1.00	1.00
97	1.00	1.00
98	1.00	1.00
99	1.00	1.00
100	1.00	1.00
101+	1.00	1.00

Attained Age	Benefit Period Adjustment Factor	
	Non-Lifetime	Lifetime
<55	1.00	1.01
55	1.00	1.01
56	1.00	1.01
57	1.00	1.02
58	1.00	1.02
59	1.00	1.02
60	1.00	1.00
61	1.00	0.99
62	1.00	0.97
63	1.00	0.95
64	1.00	0.94
65	1.00	0.94
66	1.00	0.95
67	1.00	0.96
68	1.00	0.98
69	1.00	0.99
70	1.00	0.99
71	1.00	0.99
72	1.00	0.99
73	1.00	0.99
74	1.00	0.99
75	1.00	0.98
76	1.00	0.97
77	1.00	0.97
78	1.00	0.97
79	1.00	0.97
80	1.00	0.99
81	1.00	0.99
82	1.00	1.00
83	1.00	1.00
84	1.00	1.00
85	1.00	1.00
86	1.00	1.00
87	1.00	1.01
88	1.00	1.01
89	1.00	1.01
90	1.00	1.01
91	1.00	1.00
92	1.00	1.00
93	1.00	0.99
94	1.00	0.99
95	1.00	0.99
96	1.00	0.99
97	1.00	1.00
98	1.00	1.00
99	1.00	1.00
100	1.00	1.00
101+	1.00	1.00

Coverage Type	Adjustment Factor
Comprehensive	1.00
Facility Only	1.04
Home Care Only	1.01

Exhibit A-5b
MedAmerica and Affinity Partners
Actual-to-Expected Morbidity Experience through December 31, 2017 with Claim Runout
Policy Durations 7+
Series 11 and Prior Policy Forms

Product or Insured Characteristic	Exposure [A]	Actual Incurred Claims		Incurred Claims		Actual-to-Expected Incurred Claims	
		Count [B]	Dollars [C]	2017 <i>Guidelines</i> [D]	Expected [E]	2017 <i>Guidelines</i> [F] = [C] / [D]	Expected [G] = [C] / [E]
Group / Individual							
Individual	212,164	4,297	384,011,910	336,400,581	367,170,023	1.14	1.05
Group	47,311	165	15,617,117	15,383,588	15,190,306	1.02	1.03
Payment-Type / Tax Status (TQ = Tax-Qualified, NTQ = Non-Tax-Qualified)							
Cash / TQ	-	-	-	-	-	-	-
Reimbursement / NTQ	80,018	2,397	212,939,806	191,517,889	206,731,019	1.11	1.03
Reimbursement / TQ	179,457	2,065	186,689,221	160,266,280	175,629,310	1.16	1.06
Coverage Type							
Comprehensive	223,692	3,597	333,733,587	300,228,452	323,832,543	1.11	1.03
Home Care Only	5,865	134	9,860,018	7,814,688	8,709,225	1.26	1.13
Facility Only	29,918	731	56,035,423	43,741,030	49,818,561	1.28	1.12
Benefit Period							
Non-Lifetime	216,926	3,826	316,413,780	277,064,386	301,787,659	1.14	1.05
Lifetime	42,549	636	83,215,247	74,719,783	80,572,670	1.11	1.03
Attained Age							
< 60	41,575	30	3,685,840	3,002,792	3,076,949	1.23	1.20
60 - 69	68,150	157	19,169,587	19,684,249	19,104,287	0.97	1.00
70 - 79	88,168	992	100,254,650	97,563,057	101,803,478	1.03	0.98
80 - 89	55,013	2,545	229,743,586	190,586,631	214,063,833	1.21	1.07
90 +	6,569	738	46,775,366	40,947,441	44,311,781	1.14	1.06
Product							
Series 11 Group	47,311	165	15,617,117	15,383,588	15,190,306	1.02	1.03
Series 11 Individual	132,145	1,900	171,072,104	144,882,692	160,439,004	1.18	1.07
Prior to Series 11	80,018	2,397	212,939,806	191,517,889	206,731,019	1.11	1.03
Total	259,475	4,462	399,629,027	351,784,169	382,360,329	1.14	1.05

Exhibit A-5c
MedAmerica, Affinity Partners, and Acquired Business
Actual-to-Expected Morbidity Experience through December 31, 2017 with Claim Runout
Policy Durations 7+
All Products

Product or Insured Characteristic	Exposure [A]	Actual Incurred Claims		Incurred Claims		Actual-to-Expected Incurred Claims	
		Count [B]	Dollars [C]	2017 <i>Guidelines</i> [D]	Expected [E]	2017 <i>Guidelines</i> [F] = [C] / [D]	Expected [G] = [C] / [E]
Group / Individual							
Individual	521,711	9,348	793,559,231	709,961,656	761,439,509	1.12	1.04
Group	201,496	1,265	130,721,268	140,555,148	135,888,345	0.93	0.96
Payment-Type / Tax Status (TQ = Tax-Qualified, NTQ = Non-Tax-Qualified)							
Cash / TQ	119,907	558	62,248,470	48,826,343	51,189,244	1.27	1.22
Reimbursement / NTQ	205,844	5,646	462,273,350	439,555,181	463,447,379	1.05	1.00
Reimbursement / TQ	397,456	4,409	399,758,680	362,135,280	382,691,231	1.10	1.04
Coverage Type							
Comprehensive	643,394	8,390	757,618,466	717,849,233	750,690,376	1.06	1.01
Home Care Only	11,130	306	20,267,089	14,966,969	16,470,343	1.35	1.23
Facility Only	68,683	1,917	146,394,944	117,700,603	130,167,135	1.24	1.12
Benefit Period							
Non-Lifetime	549,699	8,301	646,978,551	576,027,747	612,898,981	1.12	1.06
Lifetime	173,508	2,312	277,301,948	274,489,057	284,428,874	1.01	0.97
Attained Age							
< 60	148,383	126	21,838,218	13,797,574	14,458,349	1.58	1.51
60 - 69	212,665	539	65,949,907	67,763,623	66,428,499	0.97	0.99
70 - 79	220,546	2,361	238,658,861	247,144,857	248,921,416	0.97	0.96
80 - 89	125,973	5,886	496,974,001	434,148,631	473,252,884	1.14	1.05
90 +	15,640	1,701	100,859,512	87,662,119	94,266,707	1.15	1.07
Total	723,207	10,613	924,280,499	850,516,804	897,327,854	1.09	1.03

Appendix B
Justification for and Development of the Requested Rate Increase

This appendix provides details on the development of the current rate increase requests as well as demonstrations of how the requested rate increases are not recouping past losses.

Actuarial Equivalent Rate Increase Development

This rate increase request is a follow-up to two prior nationwide requests for the Prior to Series 11, Series 11 Individual, and Series 11 Group policy forms. Table B-1 provides the originally requested rate increases by benefit period. In jurisdictions that did not allow full implementation of the prior requested increases, the company is requesting a follow-up increase to achieve an actuarially equivalent lifetime loss ratio to the prior requests.

Table B-1
Originally Requested Nationwide Rate Increases
Series 11 and Prior Policy Forms

Benefit Period	2009 Request	2017 Request	Cumulative Request
Non-Lifetime	39.0%	69.1%	135%
Lifetime	39.0	187.1	299
All ^[1]	39.0	96.0	172

[1] Average as of December 31, 2019 and excludes policies assumed to be paid up prior to implementation of the requested rate increase.

Exhibit B-1 provides the lifetime loss ratio that would have been achieved if all jurisdictions had implemented the originally requested rate increases. This exhibit is similar to Exhibit I-b except that it reflects premiums that have been restated to assume implementation of the originally requested rate increases shown in Table B-1 and is split by benefit period. Table B-2 summarizes the lifetime loss ratios from Exhibit B-1, which are the targets for determining actuarial equivalence.

Table B-2
Target Lifetime Loss Ratio for Actuarial Equivalence
Series 11 and Prior Policy Forms

Benefit Period	Lifetime Loss Ratio
Non-Lifetime	97%
Lifetime	131

The average nationwide requested rate increases shown in Section 2 were developed to produce a lifetime loss ratio that is equivalent to that in Table B-2. This equivalence is demonstrated by comparing the after increase lifetime loss ratios from Section 15 to those in Table B-2.

The requested rate increases in this jurisdiction, shown in the enclosed cover letter, were developed to produce lifetime loss ratios that are equivalent to those in Table B-2. This equivalence is demonstrated by comparing the lifetime loss ratios from Exhibit B-2 to those in Table B-2. Exhibit B-2 provides similar information as Exhibit B-1 except that premiums have been restated to reflect the actual rate increases implemented in this jurisdiction and the requested rate increase shown in the cover letter.

Please note, the rate history differs by issue date in Pennsylvania. The company is currently requesting an actuarially equivalent cumulative rate increase that varies by benefit period only (rather than also by issue date). However, the company reserves the right to vary future cumulative rate increases by issue date due to differences in the rate history.

While emerging experience supports a larger rate increase, the company is limiting the increase to be an actuarially equivalent follow-up to the prior requests in order to improve equity across jurisdictions. The company plans to continue to monitor experience and request additional rate increases in the future, to the extent justified. However, it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Demonstrations that the Requested Increase does not Recoup Past Losses

A number of methods exist to quantify or demonstrate whether an increase may be recouping past losses and offer the following for consideration.

Appendix B

Justification for and Development of the Requested Rate Increase

Capped Historical Incurred Claims

The 2014 Long-Term Care Model Regulation (Model Regulation) contemplates recouping past losses in Section 20.1.C for newly issued policies. Specifically, recouping past losses is limited by not allowing past actual claims in excess of expected claims by calendar year in the minimum loss ratio test (Section 20.1.C(2)).

While Section 20.1.C is not applicable to these policies, to demonstrate that the nationwide rate increase request is not recouping past losses we capped actual historical claims by those expected in pricing by calendar year in demonstrating compliance with the applicable minimum loss ratio requirements for these policies. Expected claims are calculated as earned premium multiplied by expected loss ratio for each calendar year.

Tables B-3 and B-4 reflect the capped historical incurred claims and demonstrate compliance with the applicable minimum loss ratio requirements for the pre- and post-rate stability regulation (Model Regulation Sections 19 and 20), respectively. Tables B-3 and B-4 provide similar information as that in Section 15 of the actuarial memorandum, except for capping historical incurred claims at that expected.

Table B-3
Nationwide Lifetime Loss Ratios with Capped Historical Incurred Claims
at the Maximum Valuation Interest Rate
by Policy Form Cohort and Benefit Period

Policy Form Cohort	Benefit Period	Before Increase	After Increase
Prior to Series 11	All	107%	102%
Series 11 Individual	All	119	102
Series 11 Group	All	126	109
All	Non-Lifetime	106	96
All	Lifetime	146	119
All	All	117	103

Table B-4
58%/85% Test with Capped Historical Incurred Claims
by Policy Form Cohort and Benefit Period

Policy Form Cohort	Benefit Period	Item 5 ^[1]	Item 7 ^{[2][3]}	Result ^[4]
Prior to Series 11	All	\$155.0	\$278.0	Pass
Series 11 Individual	All	352.5	617.0	Pass
Series 11 Group	All	171.6	320.3	Pass
All	Non-Lifetime	493.9	820.9	Pass
All	Lifetime	185.3	375.9	Pass
All	All	679.2	1,206.2	Pass

[1] Item 5 is the Lifetime Earned Premium (in millions) Times Prescribed Factor.

[2] Item 7 is Lifetime Incurred Claims with Rate Increase (in millions). The historical incurred claims by calendar year reflect the lesser of actual and expected pricing claims. The future projected incurred claims were increased by 15% to reflect assumptions with moderately adverse experience.

[3] The capped historical incurred claims are calculated for each indicated cohort. The difference results in the sum of the cohort and/or benefit period not tying to the totals.

[4] Test of whether Item 7 is not less than Item 5.

HATF Discussion and Lifetime Premium Equivalence

One approach that was considered by the NAIC Health Actuarial Task Force (HATF) during discussions for the development of the Model Regulation was that past losses should be defined as past premium inadequacies given current, updated information. A company would demonstrate this approach by restating premiums to the proposed rate level from inception and demonstrating compliance with minimum loss ratio tests.

This approach was determined by HATF to not be a realistic method to define past losses because in reality there is no opportunity for the company to have perfect knowledge from policy inception and this approach greatly expands the risk on the product. Ultimately, HATF settled on the approach that past losses should be defined as any excess of actual past claims over expected claims, which led to the approach outlined in Section 20.1.C of the Model

Appendix B

Justification for and Development of the Requested Rate Increase

Regulation and described above. For additional background on HATF's review of methods of defining past losses please see the article 'Recouping Past LTC Losses' in the April 2017 issue of the Society of Actuaries Long-Term Care Section newsletter, Long-Term Care News.

While it is not appropriate to use this restrictive method of restating premiums to the proposed rate level from inception to determine the rate increase, we can use it to confirm that current policyholders are not paying more over their lifetime than what they would have if the company had perfect knowledge.

With perfect knowledge, for all policies combined, the company would have charged 109% higher rates from issue to reproduce the original pricing loss ratio of 63%. To avoid recouping premium on past policies that will not receive the rate increase, we compare lifetime premiums on a present value basis for the subset of policies that are in-force with lifetime-pay. These policies would have paid \$662 million in the history and \$890 million over the lifetime if the company had perfect knowledge and charged 109% higher premiums from issue. In contrast, the actual premium paid by these policies has been \$349 million in the history and is projected to be \$606 million over the lifetime including the requested rate increase. Therefore, these in-force policies will pay less over their lifetime than what they would have paid if the company had perfect knowledge at issue.

Table B-5 below provides a summary of the present value of lifetime premiums under the scenario discussed above by cohort and benefit period.

Table B-5
Lifetime Premium Equivalence
In-force Policies

Policy Form Cohort	Benefit Period	Original Pricing Loss Ratios	Increase Needed from Inception	Present Value of Lifetime Premium (Millions) with:	
				Perfect Knowledge at Issue ⁽¹⁾	Actual History and Requested Increase in Future
Prior to Series 11	All	65%	64%	\$100	\$78
Series 11 Individual	All	58	135	566	341
Series 11 Group	All	69	115	268	186
All	Non-Lifetime	64	81	574	438
All	Lifetime	59	197	322	168
All	All	63	109	890	606

⁽¹⁾ The increase needed from inception is calculated for each indicated cohort for all lives while the present value of premium is calculated based on lifetime-pay policies currently in force. The difference results in the sum of the cohort and/or benefit period not tying to the total.

Exhibit B-1a
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Assume Implementation of the Originally Requested Rate Increases
Series 11 and Prior Policy Forms with a Non-Lifetime Benefit Period

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	17,107	0	0%	109	74,579	0	0%
	1993	548,363	112,031	20%	618	2,069,402	409,697	20%
	1994	1,422,762	28,415	2%	1,328	4,982,422	98,599	2%
	1995	2,303,659	103,954	5%	1,804	7,420,971	325,701	4%
	1996	3,056,353	37,966	1%	2,352	9,094,403	108,776	1%
	1997	3,510,702	258,439	7%	2,384	9,853,286	757,435	8%
	1998	4,439,912	631,867	14%	3,598	11,778,624	1,705,438	14%
	1999	6,225,979	1,013,450	16%	4,397	15,637,372	2,589,183	17%
	2000	7,474,568	1,154,334	15%	5,016	17,876,912	2,833,117	16%
	2001	8,795,205	1,568,405	18%	6,521	20,057,881	3,667,142	18%
	2002	11,567,875	3,314,994	29%	8,861	25,157,139	7,291,259	29%
	2003	15,518,168	1,754,481	11%	14,436	32,220,372	3,687,465	11%
	2004	19,683,342	4,177,006	21%	15,504	39,044,796	8,336,430	21%
	2005	20,838,503	4,598,988	22%	16,598	39,533,083	8,784,364	22%
	2006	21,126,276	6,139,514	29%	16,481	38,287,237	11,185,471	29%
	2007	20,824,064	7,177,121	34%	16,595	36,058,253	12,524,091	35%
	2008	20,539,086	5,754,966	28%	16,477	33,985,783	9,594,924	28%
	2009	19,850,330	8,259,008	42%	16,097	31,414,291	13,153,634	42%
	2010	18,951,547	9,707,776	51%	15,248	28,692,808	14,804,271	52%
	2011	18,583,856	10,783,399	58%	14,552	26,919,068	15,705,152	58%
Projected Future Experience (60 Years)	2012	22,171,253	10,802,977	49%	14,560	30,713,927	15,035,806	49%
	2013	21,408,056	10,907,030	51%	14,297	28,370,280	14,540,797	51%
	2014	20,044,315	16,864,067	84%	13,917	25,417,799	21,490,221	85%
	2015	19,035,979	13,988,092	73%	13,452	23,105,976	17,047,206	74%
	2016	18,213,046	14,854,305	82%	13,336	21,158,037	17,326,833	82%
	2017	17,280,161	18,286,587	106%	12,604	19,227,373	20,406,882	106%
	2018	17,303,920	15,538,104	90%	11,756	18,451,253	16,597,538	90%
	2019	23,014,436	17,029,800	74%	11,291	23,512,142	17,407,758	74%
	2020	22,561,966	16,900,434	75%	10,938	22,084,797	16,534,369	75%
	2021	21,483,395	18,073,904	84%	10,584	20,150,131	16,925,682	84%
	2022	20,385,654	19,294,219	95%	10,229	18,323,089	17,296,491	94%
	2023	19,023,551	20,545,901	108%	9,873	16,388,628	17,632,906	108%
	2024	17,691,602	21,838,310	123%	9,517	14,610,704	17,943,825	123%
	2025	16,585,459	23,157,849	140%	9,160	13,131,894	18,218,876	139%
	2026	15,568,376	24,508,591	157%	8,802	11,819,232	18,462,927	156%
	2027	14,610,138	25,895,189	177%	8,444	10,635,762	18,680,690	176%
	2028	13,587,989	27,305,209	201%	8,086	9,484,600	18,864,660	199%
	2029	12,702,101	28,725,542	226%	7,729	8,504,151	19,008,066	224%
	2030	11,848,922	30,281,557	256%	7,371	7,610,323	19,193,804	252%
	2031	11,020,525	31,932,291	290%	7,013	6,791,610	19,389,968	285%
	2032	10,214,892	33,509,943	328%	6,655	6,041,302	19,495,982	323%
	2033	9,435,971	34,972,090	371%	6,298	5,356,722	19,497,480	364%
	2034	8,683,774	36,273,118	418%	5,943	4,732,920	19,381,689	410%
	2035	7,959,921	37,388,571	470%	5,591	4,166,156	19,149,795	460%
	2036	7,265,862	38,271,137	527%	5,244	3,652,778	18,792,765	514%
	2037	6,603,175	38,886,794	589%	4,902	3,189,374	18,310,457	574%
	2038	5,973,520	39,256,126	657%	4,567	2,772,755	17,728,139	639%
	2039	5,378,263	39,365,116	732%	4,241	2,399,762	17,052,899	711%
	2040	4,818,558	39,202,760	814%	3,926	2,067,319	16,293,409	788%
	2041	4,295,314	38,749,324	902%	3,621	1,772,438	15,454,053	872%
	2042	3,809,387	38,010,973	998%	3,330	1,512,305	14,550,068	962%
	2043	3,361,199	37,018,754	1,101%	3,052	1,284,127	13,603,170	1,059%
	2044	2,950,506	35,810,985	1,214%	2,789	1,085,078	12,634,087	1,164%
	2045	2,576,652	34,424,479	1,336%	2,541	912,409	11,661,885	1,278%
	2046	2,238,690	32,824,470	1,466%	2,309	763,508	10,679,461	1,399%
	2047	1,935,341	31,041,067	1,604%	2,093	635,884	9,701,303	1,526%
	2048	1,664,990	29,116,789	1,749%	1,893	527,163	8,742,914	1,658%
	2049	1,425,796	27,129,056	1,903%	1,709	435,118	7,827,227	1,799%
	2050-2054	4,470,737	106,575,755	2,384%	6,288	1,240,102	27,545,600	2,221%
	2055-2059	1,847,080	66,049,340	3,576%	3,630	429,511	14,086,923	3,280%
	2060-2064	711,119	38,322,939	5,389%	2,007	139,543	6,791,228	4,867%
	2065-2069	255,674	20,230,900	7,913%	1,002	42,695	2,997,859	7,022%
	2070-2074	85,802	9,357,363	10,906%	414	12,265	1,168,381	9,527%
	2075-2079	27,732	3,851,597	13,888%	130	3,408	414,987	12,175%
History		383,748,824	184,847,075	48%	284,189	620,115,469	257,415,191	42%
Future		295,059,637	1,174,098,440	398%	191,921	204,709,565	541,714,023	265%
Lifetime		678,808,461	1,358,945,514	200%	476,110	824,825,033	799,129,215	97%

Exhibit B-1b
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Assume Implementation of the Originally Requested Rate Increases
Series 11 and Prior Policy Forms with a Lifetime Benefit Period

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	217	0	0%	2	944	0	0%
	1993	9,165	0	0%	16	34,272	0	0%
	1994	77,720	0	0%	48	269,957	0	0%
	1995	181,369	5,697	3%	139	567,226	18,829	3%
	1996	395,761	96,296	24%	279	1,135,832	270,919	24%
	1997	747,219	0	0%	500	2,029,045	0	0%
	1998	1,197,822	0	0%	765	3,101,220	0	0%
	1999	1,809,856	460,544	25%	1,142	4,475,718	1,135,417	25%
	2000	2,606,788	51,212	2%	1,526	6,162,368	120,819	2%
	2001	3,652,779	651,632	18%	2,153	8,257,656	1,471,140	18%
	2002	5,120,869	1,413,674	28%	2,837	11,073,136	3,087,922	28%
	2003	6,597,274	1,667,211	25%	3,489	13,647,906	3,446,748	25%
	2004	8,040,417	2,159,800	27%	3,822	15,912,336	4,272,833	27%
	2005	8,335,968	2,320,444	28%	3,846	15,785,842	4,392,961	28%
	2006	8,289,058	2,423,551	29%	3,810	15,012,268	4,390,582	29%
	2007	8,136,747	3,966,132	49%	3,746	14,093,439	6,875,761	49%
	2008	7,808,786	2,843,902	36%	3,659	12,941,951	4,717,936	36%
	2009	7,446,061	3,269,338	44%	3,577	11,809,459	5,190,171	44%
	2010	6,952,699	6,297,008	91%	3,443	10,552,540	9,571,200	91%
	2011	6,671,950	3,178,949	48%	3,309	9,690,855	4,621,383	48%
Projected Future Experience (60 Years)	2012	7,803,934	5,095,501	65%	3,222	10,847,225	7,088,928	65%
	2013	7,131,365	4,305,621	60%	3,151	9,485,671	5,735,359	60%
	2014	6,251,048	6,802,534	109%	3,067	7,956,787	8,665,833	109%
	2015	5,692,005	11,286,141	198%	2,923	6,933,861	13,758,427	198%
	2016	5,186,486	8,460,571	163%	2,824	6,047,094	9,869,763	163%
	2017	4,839,518	9,679,238	200%	2,734	5,400,998	10,807,133	200%
	2018	5,633,794	7,136,135	127%	2,578	6,017,370	7,623,291	127%
	2019	11,050,937	13,975,972	126%	2,456	11,296,168	14,286,958	126%
	2020	11,366,117	10,164,591	89%	2,377	11,119,408	9,943,398	89%
	2021	10,853,385	10,941,318	101%	2,296	10,161,955	10,242,528	101%
	2022	10,321,932	11,708,599	113%	2,212	9,249,556	10,489,128	113%
	2023	9,753,405	12,451,203	128%	2,126	8,365,091	10,674,494	128%
	2024	9,152,319	13,192,798	144%	2,038	7,512,915	10,823,808	144%
	2025	8,617,135	13,917,505	162%	1,948	6,770,323	10,927,432	161%
	2026	8,095,853	14,621,794	181%	1,857	6,088,164	10,986,953	180%
	2027	7,578,809	15,311,952	202%	1,766	5,455,209	11,011,172	202%
	2028	7,068,643	15,976,812	226%	1,674	4,870,165	10,995,818	226%
	2029	6,568,013	16,622,002	253%	1,582	4,331,623	10,948,707	253%
	2030	6,078,468	17,319,497	285%	1,490	3,837,365	10,918,693	285%
	2031	5,601,472	18,049,139	322%	1,399	3,385,153	10,890,900	322%
	2032	5,139,174	18,706,866	364%	1,308	2,973,198	10,804,231	363%
	2033	4,693,812	19,276,220	411%	1,219	2,599,737	10,656,585	410%
	2034	4,267,637	19,784,022	464%	1,132	2,263,003	10,469,620	463%
	2035	3,862,812	20,234,035	524%	1,047	1,961,186	10,250,273	523%
	2036	3,480,292	20,553,504	591%	964	1,691,902	9,967,823	589%
	2037	3,120,442	20,723,787	664%	884	1,452,616	9,622,261	662%
	2038	2,784,064	20,753,280	745%	807	1,241,147	9,226,116	743%
	2039	2,471,716	20,641,447	835%	733	1,055,334	8,786,786	833%
	2040	2,183,071	20,381,614	934%	663	892,786	8,308,445	931%
	2041	1,917,764	19,954,641	1,041%	597	751,291	7,790,062	1,037%
	2042	1,675,549	19,369,711	1,156%	535	628,856	7,242,162	1,152%
	2043	1,456,009	18,682,846	1,283%	478	523,587	6,690,257	1,278%
	2044	1,258,477	17,934,759	1,425%	424	433,663	6,151,011	1,418%
	2045	1,081,879	17,157,381	1,586%	375	357,285	5,635,801	1,577%
	2046	925,275	16,345,774	1,767%	330	292,873	5,142,096	1,756%
	2047	787,344	15,450,333	1,962%	289	238,881	4,654,449	1,948%
	2048	666,841	14,521,324	2,178%	253	193,938	4,188,763	2,160%
	2049	562,369	13,561,860	2,412%	220	156,778	3,745,565	2,389%
	2050-2054	1,697,424	52,871,150	3,115%	716	423,732	12,936,360	3,053%
	2055-2059	648,777	29,622,300	4,566%	310	130,663	5,831,012	4,463%
	2060-2064	218,931	14,119,741	6,449%	116	35,342	2,227,530	6,303%
	2065-2069	63,281	5,542,415	8,758%	38	8,178	702,669	8,592%
	2070-2074	15,927	1,694,872	10,642%	12	1,675	172,882	10,323%
	2075-2079	3,769	476,979	12,655%	4	338	39,576	11,698%
History		137,667,611	97,547,105	71%	65,063	220,539,143	131,420,313	60%
Future		146,038,184	608,638,071	417%	36,221	101,454,918	290,095,366	286%
Lifetime		283,705,795	706,185,176	249%	101,284	321,994,061	421,515,680	131%

Exhibit B-2a
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect Pennsylvania-Specific Rate Increase History and Request
Series 11 and Prior Policy Forms with a Non-Lifetime Benefit Period

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	17,107	0	0%	109	74,579	0	0%
	1993	548,363	112,031	20%	618	2,069,402	409,697	20%
	1994	1,422,762	28,415	2%	1,328	4,982,422	98,599	2%
	1995	2,303,659	103,954	5%	1,804	7,420,971	325,701	4%
	1996	3,056,353	37,966	1%	2,352	9,094,403	108,776	1%
	1997	3,510,702	258,439	7%	2,384	9,853,286	757,435	8%
	1998	4,439,912	631,867	14%	3,598	11,778,624	1,705,438	14%
	1999	6,225,979	1,013,450	16%	4,397	15,637,372	2,589,183	17%
	2000	7,474,568	1,154,334	15%	5,016	17,876,912	2,833,117	16%
	2001	8,795,205	1,568,405	18%	6,521	20,057,881	3,667,142	18%
	2002	11,567,875	3,314,994	29%	8,861	25,157,139	7,291,259	29%
	2003	15,518,168	1,754,481	11%	14,436	32,220,372	3,687,465	11%
	2004	19,683,342	4,177,006	21%	15,504	39,044,796	8,336,430	21%
	2005	20,838,503	4,598,988	22%	16,598	39,533,083	8,784,364	22%
	2006	21,126,276	6,139,514	29%	16,481	38,287,237	11,185,471	29%
	2007	20,824,064	7,177,121	34%	16,595	36,058,253	12,524,091	35%
	2008	20,539,086	5,754,966	28%	16,477	33,985,783	9,594,924	28%
	2009	19,850,330	8,259,008	42%	16,097	31,414,291	13,153,634	42%
	2010	19,036,611	9,707,776	51%	15,248	28,821,735	14,804,271	51%
	2011	19,026,753	10,783,399	57%	14,552	27,558,868	15,705,152	57%
Projected Future Experience (60 Years)	2012	19,912,696	10,802,977	54%	14,560	27,584,445	15,035,806	55%
	2013	20,775,152	10,907,030	53%	14,297	27,530,974	14,540,797	53%
	2014	20,043,290	16,864,067	84%	13,917	25,416,499	21,490,221	85%
	2015	19,035,007	13,988,092	73%	13,452	23,104,795	17,047,206	74%
	2016	18,212,116	14,854,305	82%	13,336	21,156,956	17,326,833	82%
	2017	17,279,602	18,286,587	106%	12,604	19,226,752	20,406,882	106%
	2018	17,132,373	15,538,104	91%	11,756	18,266,349	16,597,538	91%
	2019	18,053,763	17,029,800	94%	11,291	18,444,183	17,407,758	94%
	2020	19,199,227	16,620,504	87%	10,718	18,792,969	16,260,475	87%
	2021	20,275,836	17,640,846	87%	10,248	19,017,884	16,520,063	87%
	2022	19,956,612	18,686,232	94%	9,847	17,937,474	16,751,378	93%
	2023	18,681,938	19,880,308	106%	9,509	16,094,177	17,061,578	106%
	2024	17,358,564	21,139,219	122%	9,169	14,335,557	17,369,255	121%
	2025	16,268,457	22,425,551	138%	8,828	12,880,807	17,642,551	137%
	2026	15,269,388	23,743,575	155%	8,487	11,592,141	17,886,341	154%
	2027	14,329,892	25,097,499	175%	8,145	10,431,575	18,104,868	174%
	2028	13,322,242	26,475,209	199%	7,803	9,298,757	18,290,743	197%
	2029	12,454,494	27,863,998	224%	7,462	8,337,972	18,437,350	221%
	2030	11,619,043	29,384,782	253%	7,120	7,462,227	18,624,600	250%
	2031	10,807,727	30,999,159	287%	6,777	6,659,982	18,822,363	283%
	2032	10,018,427	32,542,426	325%	6,434	5,924,589	18,931,862	320%
	2033	9,255,181	33,973,553	367%	6,091	5,253,545	18,939,301	361%
	2034	8,517,933	35,248,787	414%	5,750	4,641,968	18,832,596	406%
	2035	7,808,305	36,343,277	465%	5,412	4,086,226	18,612,336	455%
	2036	7,127,745	37,210,624	522%	5,078	3,582,761	18,269,602	510%
	2037	6,477,821	37,817,684	584%	4,749	3,128,248	17,804,301	569%
	2038	5,860,197	38,184,896	652%	4,427	2,719,581	17,241,269	634%
	2039	5,276,237	38,298,933	726%	4,113	2,353,679	16,587,582	705%
	2040	4,727,094	38,147,706	807%	3,809	2,027,537	15,851,130	782%
	2041	4,213,680	37,712,363	895%	3,515	1,738,235	15,036,405	865%
	2042	3,736,849	36,998,631	990%	3,234	1,483,017	14,158,198	955%
	2043	3,297,028	36,037,251	1,093%	2,965	1,259,150	13,237,903	1,051%
	2044	2,893,992	34,866,160	1,205%	2,711	1,063,865	12,295,973	1,156%
	2045	2,527,107	33,519,404	1,326%	2,472	894,469	11,350,378	1,269%
	2046	2,195,448	31,963,530	1,456%	2,247	748,399	10,394,409	1,389%
	2047	1,897,763	30,227,827	1,593%	2,038	623,211	9,442,216	1,515%
	2048	1,632,473	28,354,848	1,737%	1,845	516,574	8,509,288	1,647%
	2049	1,397,769	26,420,183	1,890%	1,666	426,304	7,618,015	1,787%
	2050-2054	4,380,965	103,778,133	2,369%	6,141	1,214,326	26,802,765	2,207%
	2055-2059	1,808,133	64,294,384	3,556%	3,557	420,053	13,698,781	3,261%
	2060-2064	695,292	37,310,820	5,366%	1,973	136,277	6,602,250	4,845%
	2065-2069	249,751	19,720,071	7,896%	987	41,651	2,915,836	7,001%
	2070-2074	83,828	9,132,303	10,894%	409	11,967	1,136,918	9,500%
	2075-2079	27,118	3,756,538	13,852%	128	3,329	403,167	12,111%
History		376,249,615	184,847,075	49%	284,189	611,658,362	257,415,191	42%
Future		285,649,557	1,141,817,216	400%	185,864	197,140,483	526,444,047	267%
Lifetime		661,899,172	1,326,664,291	200%	470,053	808,798,845	783,859,239	97%

Exhibit B-2b
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect Pennsylvania-Specific Rate Increase History and Request
Series 11 and Prior Policy Forms with a Lifetime Benefit Period

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	217	0	0%	2	944	0	0%
	1993	9,165	0	0%	16	34,272	0	0%
	1994	77,720	0	0%	48	269,957	0	0%
	1995	181,369	5,697	3%	139	567,226	18,829	3%
	1996	395,761	96,296	24%	279	1,135,832	270,919	24%
	1997	747,219	0	0%	500	2,029,045	0	0%
	1998	1,197,822	0	0%	765	3,101,220	0	0%
	1999	1,809,856	460,544	25%	1,142	4,475,718	1,135,417	25%
	2000	2,606,788	51,212	2%	1,526	6,162,368	120,819	2%
	2001	3,652,779	651,632	18%	2,153	8,257,656	1,471,140	18%
	2002	5,120,869	1,413,674	28%	2,837	11,073,136	3,087,922	28%
	2003	6,597,274	1,667,211	25%	3,489	13,647,906	3,446,748	25%
	2004	8,040,417	2,159,800	27%	3,822	15,912,336	4,272,833	27%
	2005	8,335,968	2,320,444	28%	3,846	15,785,842	4,392,961	28%
	2006	8,289,058	2,423,551	29%	3,810	15,012,268	4,390,582	29%
	2007	8,136,747	3,966,132	49%	3,746	14,093,439	6,875,761	49%
	2008	7,808,786	2,843,902	36%	3,659	12,941,951	4,717,936	36%
	2009	7,446,061	3,269,338	44%	3,577	11,809,459	5,190,171	44%
	2010	6,984,436	6,297,008	90%	3,443	10,600,756	9,571,200	90%
	2011	6,948,929	3,178,949	46%	3,309	10,093,487	4,621,383	46%
Projected Future Experience (60 Years)	2012	7,087,735	5,095,501	72%	3,222	9,851,906	7,088,928	72%
	2013	6,930,249	4,305,621	62%	3,151	9,218,245	5,735,359	62%
	2014	6,250,728	6,802,534	109%	3,067	7,956,381	8,665,833	109%
	2015	5,691,714	11,286,141	198%	2,923	6,933,506	13,758,427	198%
	2016	5,186,221	8,460,571	163%	2,824	6,046,785	9,869,763	163%
	2017	4,839,504	9,679,238	200%	2,734	5,400,983	10,807,133	200%
	2018	4,980,108	7,136,135	143%	2,578	5,319,119	7,623,291	143%
	2019	5,363,012	13,975,972	261%	2,456	5,482,023	14,286,958	261%
	2020	5,678,673	9,627,023	170%	2,338	5,555,407	9,417,525	170%
	2021	6,241,555	10,199,206	163%	2,149	5,843,927	9,547,807	163%
	2022	8,479,020	9,964,016	118%	1,958	7,598,171	8,926,238	117%
	2023	8,497,423	10,408,650	122%	1,883	7,288,028	8,923,384	122%
	2024	7,953,063	11,051,144	139%	1,807	6,528,655	9,066,701	139%
	2025	7,488,143	11,686,552	156%	1,729	5,883,500	9,175,751	156%
	2026	7,039,307	12,311,390	175%	1,650	5,293,854	9,250,858	175%
	2027	6,593,980	12,930,596	196%	1,571	4,746,567	9,298,648	196%
	2028	6,154,221	13,535,256	220%	1,491	4,240,389	9,315,417	220%
	2029	5,722,309	14,131,469	247%	1,411	3,774,128	9,308,201	247%
	2030	5,299,567	14,779,968	279%	1,331	3,345,891	9,317,698	278%
	2031	4,887,244	15,463,955	316%	1,251	2,953,770	9,331,010	316%
	2032	4,487,201	16,091,260	359%	1,172	2,596,251	9,293,613	358%
	2033	4,101,380	16,646,657	406%	1,093	2,271,846	9,202,917	405%
	2034	3,731,755	17,152,394	460%	1,016	1,979,069	9,077,012	459%
	2035	3,380,254	17,612,163	521%	941	1,716,405	8,922,061	520%
	2036	3,047,754	17,961,765	589%	868	1,481,836	8,710,822	588%
	2037	2,734,620	18,180,996	665%	797	1,273,204	8,441,425	663%
	2038	2,441,611	18,273,890	748%	729	1,088,662	8,123,526	746%
	2039	2,169,262	18,239,814	841%	663	926,367	7,763,858	838%
	2040	1,917,324	18,073,114	943%	601	784,264	7,366,510	939%
	2041	1,685,533	17,756,790	1,053%	542	660,457	6,930,816	1,049%
	2042	1,473,720	17,293,496	1,173%	486	553,237	6,464,290	1,168%
	2043	1,281,555	16,732,735	1,306%	434	460,969	5,989,963	1,299%
	2044	1,108,497	16,111,700	1,453%	386	382,085	5,523,440	1,446%
	2045	953,638	15,458,483	1,621%	342	315,026	5,075,093	1,611%
	2046	816,186	14,770,141	1,810%	301	258,424	4,643,474	1,797%
	2047	695,010	13,995,611	2,014%	264	210,936	4,213,070	1,997%
	2048	589,043	13,181,216	2,238%	231	171,371	3,798,983	2,217%
	2049	497,084	12,332,851	2,481%	201	138,629	3,402,907	2,455%
	2050-2054	1,502,441	48,254,738	3,212%	655	375,200	11,792,634	3,143%
	2055-2059	574,826	27,033,473	4,703%	284	115,828	5,315,847	4,589%
	2060-2064	193,632	12,829,850	6,626%	106	31,276	2,022,562	6,467%
	2065-2069	55,661	5,001,309	8,985%	35	7,197	633,853	8,807%
	2070-2074	13,894	1,509,185	10,862%	11	1,461	153,892	10,530%
	2075-2079	3,272	419,145	12,811%	3	294	34,721	11,816%
History		130,716,510	97,547,105	75%	65,063	213,213,763	131,420,313	62%
Future		119,489,656	537,001,999	449%	32,728	80,852,581	253,776,531	314%
Lifetime		250,206,166	634,549,104	254%	97,791	294,066,344	385,196,844	131%

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Supplement to the Series 11 and Prior Actuarial Memorandum

March 4, 2021

<u>Product</u>	<u>Number</u>
Series 11 Group	
Comprehensive Form	GRP11-341-MA-PA-601
Comprehensive Certificate	GRP11-342-MA-PA-601

The experience provided in this supplement to the actuarial memorandum captures the pooled nationwide experience of the above-listed policy form(s) and similar individual and group policy forms of the same product series issued nationwide by MedAmerica Insurance Company (MedAmerica) and its affinity partners. Section 15 of the actuarial memorandum provides a description as to the appropriateness of pooling the experience of these policy forms. Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

A. Purpose of Supplement

This supplement has been prepared for the purpose of demonstrating that the requested rate increase is in compliance with Chapter 18 Section 3803(c) and (e) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania, as well as providing items generally requested by the Department. It may not be appropriate for other purposes.

B. Demonstration of Compliance with Chapter 18 Section 3803

(c) and (e): We believe that we comply with these subsections of the regulation by submitting these rates before they are being used.

C. Demonstration of Compliance with Reg. 89.83

(a): This subsection requires no action.

(b): This subsection is not applicable since this filing is not for rates for a new policy form.

(c): Revision of Current Rates

(1): For policies issued prior to September 16, 2002, the effective date of rate stability in Pennsylvania, the minimum loss ratio requirement is 60%, as specified in Reg. 89a.117.(b). For policies issued on or after September 16, 2002, the loss ratio requirements are specified in Reg. 89a.118.(c)(2), (i.e., the 58%/85% test). Demonstration of satisfaction of these requirements is discussed in Section 15 of the enclosed actuarial memorandum.

As of December 31, 2019, 102 of the 241 policies that are in force and subject to the requested rate increase in Pennsylvania were issued on or after September 16, 2002 (approximately 42%). However, because the company manages this block of business as a whole, this rate increase filing complies with both sets of requirements for all of the policies, regardless of issue date.

(2): Section 3 of the actuarial memorandum provides a description of benefits. Copies of the affected policy forms may be provided upon request.

(2)(i): The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing.

This rate increase request is a follow-up to two prior nationwide requests. However, because this jurisdiction did not allow full implementation of the prior requested increases, the rate level being requested in this follow-up filing was determined to be actuarially equivalent as described in Appendix B to the enclosed actuarial memorandum. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business. The cumulative rate increase levels were determined to vary by benefit period to better align the rate increase with the adverse experience. The table in Section 2 of the enclosed actuarial memorandum provides the average prior, requested, and cumulative increase by benefit period based on the nationwide distribution. The enclosed cover letter provides similar information on a Pennsylvania-specific distribution.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Supplement to the Series 11 and Prior Actuarial Memorandum

March 4, 2021

The current rate schedules along with the proposed rate schedules are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those shown due to rounding algorithms.

Exhibit I of the actuarial memorandum provides nationwide earned premium and incurred claim actual and projected experience using current assumptions, as described in Section 6 of the actuarial memorandum. Attachment 1 to this supplement provides nationwide written premium and paid claim actual and projected experience using current assumptions. Values in Exhibit I and Attachment 1 are shown both before and after the requested rate increase. The interest rate used in Exhibit I and Attachment 1 to accumulate and discount values is the maximum valuation interest rate for contract reserves applicable for the year of issue (which ranges from 3.5% to 5.5%, and averages 4.5%).

Attachments 2 and 3 to this supplement provide similar information to Exhibit I and Attachment 1 respectively, except using Pennsylvania-specific experience.

(2)(ii)(A): There have been four rate increases approved and implemented on these policy forms in Pennsylvania. The average cumulative prior approved increase is 128% and has been implemented on the individual and group policy forms. The most recent rate increase was filed for use by the Department on April 25, 2020.

(2)(ii)(B): Table 1a shows the original pricing commission scales by issue age and duration for lifetime-pay individual policies.

Table 1a
Commission Percentages by Issue Age and Duration^[1]

Individual Policy Form	Issue Ages	Commissions by Duration		
		1	2-10	11+
LTC-LBP-2PA	<71	45-78%	10-21%	0-5%
LTC-CD5-2PA	71-79	40-68	8-18	0-5
LTC-CD8-MA-PA	80+	35-58	5-15	0-5
LTC-CD9-MA-PA	All Ages	30-50	5-10	5-10
LTQ11-336-MA-PA-998	<75	30-50	5-10	0-10
NTQ11-337-MA-PA-998				
HTQ11-338-MA-PA-998				
LTQ11-336-MA-PA-601				
HTQ11-338-MA-PA-601				
NTQ11-337-MA-PA-601	75+	20-40	5-10	0-10
FLQ11-336-MA-PA-601	<75	25-45	0-5	0-5
	75+	15-35	0-5	0-5

[1] The maximum writing agent commissions are 50% in the first policy year and 10% for policy years two through ten.

Table 1b provides similar information for the lifetime-pay group policy form by duration and whether the group was sold by a commissioned agent. The commission scale, without other sales and marketing expenses, was not readily available.

Table 1b
Commission Percentages by Duration and Agent Type
Group Policy Form: GRP11-341-MA-PA-601

Duration	Commissioned	Non-Commissioned
1	30%	40%
2+	7	0

Commissions for limited-pay policies are reduced to levels that are approximately equivalent to the above commissions for lifetime-pay policies, on a present value basis, based on original pricing

Supplement to the Series 11 and Prior Actuarial Memorandum

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assumptions.

The actual commission scales will differ slightly from those that appear in Table 1 as the company adjusts renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Exhibit I of the actuarial memorandum and Attachment 1 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 2 and 3 to this supplement, respectively. Attachment 4 to this supplement provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience.

(2)(ii)(C)(II): Attachment 4 to this supplement provides a breakdown of historical incurred claims and active life reserve balance, including a description of the calculation basis, for both nationwide and Pennsylvania-specific experience.

Attachment 5 to this supplement provides actual and projected experience on a durational basis using current assumptions. Included are policy year earned premiums, incurred claims, durational loss ratios, end of year lives, and cumulative loss ratios with interest. Values in Attachment 5 are shown both before and after the requested rate increase. The number of durations shown was chosen to capture the majority of the durations underlying Exhibit I. Similar to Exhibit I and Attachments 1 through 3, the values used to calculate the cumulative loss ratios are accumulated and discounted at the maximum valuation interest rate.

Attachment 6 to this supplement provides similar information to Attachment 5, except using Pennsylvania-specific experience.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We understand that data used in this rate increase filing is in agreement with those used in the annual statement filed with the department.

(d): We believe the proposed rate tables provided with this filing comply with this subsection.

D. Demonstration of Compliance with Generally Requested Information

Table 2 below provides the number of in-force policyholders subject to the requested rate increase, split by issue date, policy form cohort, and benefit period.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

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Table 2
Pennsylvania-Specific In-Force Life Count⁽¹⁾

Policy Form Cohort	Benefit Period		
	Non-Lifetime	Lifetime	All
Issued Prior to 9/16/2002			
Prior to Series 11	76	12	88
Series 11 Individual	32	19	51
Series 11 Group	0	0	0
Issued On or After 9/16/2002			
Prior to Series 11	0	0	0
Series 11 Individual	31	7	38
Series 11 Group	64	0	64
All Issue Dates			
Prior to Series 11	76	12	88
Series 11 Individual	63	26	89
Series 11 Group	64	0	64

[1] As of December 31, 2019 and excludes policies assumed to be paid up prior to implementation of the requested rate increase.

Attachment 7 to this supplement provides a status of the rate increase filings, along with the current requested increases. The status is shown for each jurisdiction in which there is business in force as of December 31, 2019. Also included in the attachment are the number of policies and annualized premium as of December 31, 2019. Attachment 7 is provided for (a) Prior to Series 11, (b) Series 11 Individual and (c) Series 11 Group policy forms. Each status listing provides the status of (i) the first round and associated follow-ups, (ii) the current round and the first follow-up and (iii) second and third follow-up filings for the current round of the rate increase requests.

As part of this rate increase process, an increase has been or is expected to be requested in most jurisdictions. The company anticipates requesting an actuarially equivalent cumulative rate increase level in all jurisdictions except where limited due to regulatory requirements or the limited amount of in-force business. In jurisdictions where the company has not yet reached a decision regarding the current rate increase or the prior reduced rate increase was phased-in over multiple years, Attachment 7 indicates "TBD" (to be determined).

E. Description of Attachments and Enclosures

An Excel workbook containing the values shown in Exhibits I and II of the actuarial memorandum and Attachments 1 through 7 to this supplement is enclosed with this filing, as required.

Attachment 1: Nationwide Actual and Projected Written Premium and Paid Claims
Attachment 2: Pennsylvania-Specific Actual and Projected Experience
Attachment 3: Pennsylvania-Specific Actual and Projected Written Premium and Paid Claims
Attachment 4: Nationwide and Pennsylvania-Specific Claim Breakdown and Reserve Balances
Attachment 5: Nationwide Actual and Projected Experience by Policy Year
Attachment 6: Pennsylvania-Specific Actual and Projected Experience by Policy Year
Attachment 7: Status Listing

Enclosures: Exhibits and Attachments in Excel
Current and Proposed Premium Rate Schedules

Attachment 1-a
MedAmerica and Affinity Partners
Written Premium and Paid Claim Experience and Projections by Calendar Year
Nationwide Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1992	127,778	0	0%	111	557,055	0	0%
	1993	820,223	435	0%	634	3,038,771	1,798	0%
	1994	1,860,053	45,498	2%	1,376	6,497,694	159,134	2%
	1995	2,806,773	63,694	2%	1,943	8,868,238	210,491	2%
	1996	3,859,438	75,596	2%	2,631	11,348,722	233,732	2%
	1997	4,389,385	67,538	2%	2,884	12,222,383	192,279	2%
	1998	5,986,773	119,007	2%	4,363	15,772,812	307,103	2%
	1999	8,555,265	465,964	5%	5,539	21,387,363	1,201,961	6%
	2000	10,710,363	970,921	9%	6,542	25,518,354	2,392,514	9%
	2001	13,338,652	1,137,804	9%	8,674	30,316,556	2,677,904	9%
	2002	17,875,434	1,476,199	8%	11,698	38,789,228	3,302,218	9%
	2003	23,987,332	2,537,467	11%	17,925	49,731,319	5,383,382	11%
	2004	28,196,585	3,134,045	11%	19,326	55,885,837	6,289,494	11%
	2005	29,275,230	4,374,022	15%	20,444	55,506,587	8,356,210	15%
	2006	29,284,577	5,318,865	18%	20,291	53,041,448	9,698,934	18%
	2007	28,875,775	6,885,012	24%	20,341	49,983,707	12,002,586	24%
	2008	28,095,986	8,644,156	31%	20,136	46,501,493	14,407,331	31%
	2009	27,054,971	8,860,531	33%	19,674	42,834,995	14,116,306	33%
	2010	25,560,920	9,582,754	37%	18,691	38,718,971	14,601,224	38%
	2011	25,039,113	11,702,312	47%	17,861	36,294,913	17,053,092	47%
Projected Future Experience (60 Years)	2012	25,586,000	13,617,978	53%	17,782	35,475,307	18,978,620	53%
	2013	23,959,580	15,677,655	65%	17,448	31,782,704	20,900,231	66%
	2014	22,409,133	17,779,484	79%	16,984	28,443,962	22,661,684	80%
	2015	21,660,232	20,770,949	96%	16,375	26,315,123	25,329,957	96%
	2016	21,223,850	21,216,526	100%	16,160	24,678,729	24,754,656	100%
	2017	20,334,789	22,939,952	113%	15,338	22,645,383	25,609,785	113%
	2018	19,767,200	24,703,558	125%	14,334	21,087,865	26,386,613	125%
	2019	20,215,871	26,324,727	130%	13,747	20,656,266	26,909,309	130%
	2020	20,549,742	27,675,969	135%	13,105	20,112,413	27,074,702	135%
	2021	20,219,432	26,361,752	130%	12,670	18,956,232	24,681,560	130%
	2022	19,363,595	28,821,822	149%	12,239	17,390,849	25,827,036	149%
	2023	18,005,139	27,879,419	155%	11,805	15,493,729	23,911,771	154%
	2024	16,895,638	29,898,055	177%	11,369	13,931,382	24,545,231	176%
	2025	15,856,468	31,929,399	201%	10,930	12,529,461	25,091,839	200%
	2026	14,919,164	33,979,224	228%	10,489	11,298,235	25,561,995	226%
	2027	13,949,155	36,061,883	259%	10,048	10,123,602	25,971,188	257%
	2028	13,040,732	38,167,698	293%	9,606	9,071,511	26,316,349	290%
	2029	12,183,996	40,291,290	331%	9,165	8,125,260	26,598,216	327%
	2030	11,353,490	42,465,373	374%	8,724	7,259,592	26,842,094	370%
	2031	10,543,693	44,715,745	424%	8,282	6,465,115	27,065,380	419%
	2032	9,756,179	47,004,837	482%	7,841	5,737,656	27,246,091	475%
	2033	8,994,302	49,278,850	548%	7,403	5,074,245	27,357,047	539%
	2034	8,259,565	51,487,270	623%	6,968	4,470,869	27,377,703	612%
	2035	7,553,955	53,584,618	709%	6,538	3,923,983	27,294,129	696%
	2036	6,878,898	55,514,891	807%	6,115	3,429,906	27,090,490	790%
	2037	6,235,965	57,217,911	918%	5,700	2,985,214	26,752,723	896%
	2038	5,627,117	58,648,496	1,042%	5,295	2,586,835	26,276,958	1,016%
	2039	5,053,540	59,770,451	1,183%	4,902	2,231,496	25,665,036	1,150%
	2040	4,515,873	60,550,595	1,341%	4,523	1,915,894	24,921,100	1,301%
	2041	4,014,882	60,957,227	1,518%	4,159	1,636,992	24,050,496	1,469%
	2042	3,551,205	60,966,148	1,717%	3,811	1,391,905	23,061,989	1,657%
	2043	3,125,065	60,575,017	1,938%	3,481	1,177,795	21,972,024	1,866%
	2044	2,735,954	59,801,486	2,186%	3,169	991,775	20,802,277	2,097%
	2045	2,383,038	58,675,977	2,462%	2,877	831,085	19,576,348	2,356%
	2046	2,065,174	57,222,164	2,771%	2,605	693,096	18,312,790	2,642%
	2047	1,780,925	55,453,294	3,114%	2,352	575,331	17,024,782	2,959%
	2048	1,528,581	53,394,568	3,493%	2,119	475,445	15,727,413	3,308%
	2049	1,306,223	51,085,450	3,911%	1,905	391,259	14,437,770	3,690%
	2050-2054	4,078,184	215,361,718	5,281%	6,924	1,107,685	54,174,296	4,891%
	2055-2059	1,673,639	145,969,122	8,722%	3,901	379,065	30,019,099	7,919%
	2060-2064	636,013	88,405,044	13,900%	2,106	120,943	14,932,138	12,346%
	2065-2069	223,521	48,574,431	21,731%	1,032	36,070	6,785,889	18,813%
	2070-2074	72,736	23,939,573	32,913%	423	10,066	2,790,802	27,725%
	2075-2079	22,662	10,583,786	46,703%	132	2,718	1,042,629	38,354%
History		490,857,285	228,492,648	47%	349,252	813,901,787	304,118,545	37%
Future		278,953,437	1,952,270,551	700%	224,710	192,934,711	834,179,382	432%
Lifetime		769,810,722	2,180,763,199	283%	573,962	1,006,836,498	1,138,297,927	113%

Attachment 1-b
MedAmerica and Affinity Partners
Written Premium and Paid Claim Experience and Projections by Calendar Year
Nationwide Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1992	127,778	0	0%	111	557,055	0	0%
	1993	820,223	435	0%	634	3,038,771	1,798	0%
	1994	1,860,053	45,498	2%	1,376	6,497,694	159,134	2%
	1995	2,806,773	63,694	2%	1,943	8,868,238	210,491	2%
	1996	3,859,438	75,596	2%	2,631	11,348,722	233,732	2%
	1997	4,389,385	67,538	2%	2,884	12,222,383	192,279	2%
	1998	5,986,773	119,007	2%	4,363	15,772,812	307,103	2%
	1999	8,555,265	465,964	5%	5,539	21,387,363	1,201,961	6%
	2000	10,710,363	970,921	9%	6,542	25,518,354	2,392,514	9%
	2001	13,338,652	1,137,804	9%	8,674	30,316,556	2,677,904	9%
	2002	17,875,434	1,476,199	8%	11,698	38,789,228	3,302,218	9%
	2003	23,987,332	2,537,467	11%	17,925	49,731,319	5,383,382	11%
	2004	28,196,585	3,134,045	11%	19,326	55,885,837	6,289,494	11%
	2005	29,275,230	4,374,022	15%	20,444	55,506,587	8,356,210	15%
	2006	29,284,577	5,318,865	18%	20,291	53,041,448	9,698,934	18%
	2007	28,875,775	6,885,012	24%	20,341	49,983,707	12,002,586	24%
	2008	28,095,986	8,644,156	31%	20,136	46,501,493	14,407,331	31%
	2009	27,054,971	8,860,531	33%	19,674	42,834,995	14,116,306	33%
	2010	25,560,920	9,582,754	37%	18,691	38,718,971	14,601,224	38%
	2011	25,039,113	11,702,312	47%	17,861	36,294,913	17,053,092	47%
Projected Future Experience (60 Years)	2012	25,586,000	13,617,978	53%	17,782	35,475,307	18,978,620	53%
	2013	23,959,580	15,677,655	65%	17,448	31,782,704	20,900,231	66%
	2014	22,409,133	17,779,484	79%	16,984	28,443,962	22,661,684	80%
	2015	21,660,232	20,770,949	96%	16,375	26,315,123	25,329,957	96%
	2016	21,223,850	21,216,526	100%	16,160	24,678,729	24,754,656	100%
	2017	20,334,789	22,939,952	113%	15,338	22,645,383	25,609,785	113%
	2018	19,767,200	24,703,558	125%	14,334	21,087,865	26,386,613	125%
	2019	20,215,871	26,324,727	130%	13,747	20,656,266	26,909,309	130%
	2020	20,551,018	27,675,969	135%	13,105	20,113,661	27,074,702	135%
	2021	23,049,753	26,277,795	114%	12,269	21,608,765	24,602,950	114%
	2022	27,605,446	28,193,962	102%	11,484	24,790,862	25,264,335	102%
	2023	26,176,150	26,674,717	102%	11,076	22,521,530	22,878,352	102%
	2024	24,541,695	28,105,094	115%	10,674	20,231,810	23,073,064	114%
	2025	23,018,985	29,622,822	129%	10,270	18,184,371	23,279,015	128%
	2026	21,643,953	31,223,137	144%	9,864	16,385,629	23,488,530	143%
	2027	20,209,608	32,911,734	163%	9,456	14,661,304	23,702,534	162%
	2028	18,870,244	34,670,194	184%	9,049	13,120,495	23,905,063	182%
	2029	17,610,642	36,486,333	207%	8,641	11,737,792	24,086,815	205%
	2030	16,391,061	38,384,258	234%	8,233	10,474,221	24,263,117	232%
	2031	15,202,990	40,382,481	266%	7,824	9,315,607	24,443,474	262%
	2032	14,049,001	42,442,040	302%	7,414	8,255,897	24,602,455	298%
	2033	12,934,279	44,510,395	344%	7,007	7,290,790	24,711,252	339%
	2034	11,861,006	46,538,323	392%	6,602	6,414,276	24,747,780	386%
	2035	10,832,188	48,481,492	448%	6,201	5,621,105	24,696,571	439%
	2036	9,849,857	50,286,263	511%	5,806	4,905,760	24,540,920	500%
	2037	8,916,055	51,894,543	582%	5,417	4,263,013	24,265,738	569%
	2038	8,033,491	53,262,386	663%	5,038	3,688,223	23,865,761	647%
	2039	7,203,763	54,354,478	755%	4,669	3,176,488	23,341,365	735%
	2040	6,427,518	55,138,305	858%	4,313	2,722,811	22,695,253	834%
	2041	5,705,626	55,583,509	974%	3,970	2,322,621	21,931,724	944%
	2042	5,038,795	55,665,869	1,105%	3,642	1,971,600	21,058,033	1,068%
	2043	4,427,118	55,381,293	1,251%	3,330	1,665,514	20,088,656	1,206%
	2044	3,869,642	54,744,129	1,415%	3,035	1,400,075	19,043,017	1,360%
	2045	3,365,007	53,780,135	1,598%	2,759	1,171,215	17,942,306	1,532%
	2046	2,911,377	52,509,240	1,804%	2,500	975,065	16,803,303	1,723%
	2047	2,506,477	50,941,799	2,032%	2,260	807,972	15,637,941	1,935%
	2048	2,147,692	49,099,729	2,286%	2,038	666,510	14,460,143	2,170%
	2049	1,832,144	47,018,801	2,566%	1,834	547,510	13,285,880	2,427%
	2050-2054	5,693,151	198,604,894	3,488%	6,689	1,542,537	49,943,498	3,238%
	2055-2059	2,313,259	134,897,259	5,831%	3,790	522,383	27,737,085	5,310%
	2060-2064	868,339	81,889,273	9,431%	2,056	164,594	13,835,461	8,406%
	2065-2069	301,418	45,218,009	15,002%	1,012	48,509	6,321,528	13,032%
	2070-2074	97,372	22,455,348	23,061%	415	13,451	2,619,490	19,474%
	2075-2079	30,400	10,000,021	32,895%	129	3,640	985,054	27,065%
History		490,857,285	228,492,648	47%	349,252	813,901,787	304,118,545	37%
Future		386,086,520	1,795,306,029	465%	213,872	263,307,608	769,222,163	292%
Lifetime		876,943,805	2,023,798,677	231%	563,124	1,077,209,395	1,073,340,708	100%

Attachment 2-a
MedAmerica
Actual and Projected Experience using Current Assumptions by Calendar Year
Pennsylvania-Specific Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Earned Premium	Incurred Claims	Incurred Loss Ratio		Earned Premium	Incurred Claims	Incurred Loss Ratio
Historical Experience	1992	17,324	0	0%	111	75,523	0	0%
	1993	547,119	112,031	20%	580	2,065,747	409,697	20%
	1994	1,333,538	28,415	2%	1,190	4,673,086	98,599	2%
	1995	1,802,548	55,039	3%	1,165	5,904,740	181,889	3%
	1996	1,608,703	5,871	0%	1,055	4,982,753	18,479	0%
	1997	1,439,865	114,890	8%	953	4,245,133	344,383	8%
	1998	1,347,126	235,553	17%	912	3,784,034	679,871	18%
	1999	1,286,732	377,829	29%	872	3,438,146	1,010,847	29%
	2000	1,267,260	481,212	38%	859	3,214,143	1,235,359	38%
	2001	1,228,866	713,556	58%	859	2,961,482	1,703,415	58%
	2002	1,323,148	745,816	56%	892	3,012,713	1,734,226	58%
	2003	1,345,479	464,534	35%	895	2,910,571	1,020,663	35%
	2004	1,411,952	958,964	68%	957	2,897,897	1,940,298	67%
	2005	1,365,151	656,165	48%	915	2,668,672	1,319,815	49%
	2006	1,274,982	751,072	59%	852	2,377,854	1,419,296	60%
	2007	1,181,590	940,403	80%	815	2,102,545	1,705,695	81%
	2008	1,113,467	585,491	53%	745	1,891,156	1,014,484	54%
	2009	1,037,003	691,309	67%	700	1,681,521	1,146,233	68%
	2010	934,315	817,263	87%	571	1,445,002	1,298,052	90%
	2011	843,440	1,378,621	163%	523	1,243,668	2,057,387	165%
Projected Future Experience (60 Years)	2012	865,091	1,281,526	148%	473	1,218,201	1,812,567	149%
	2013	863,792	974,481	113%	430	1,161,642	1,330,342	115%
	2014	800,022	1,418,409	177%	395	1,027,425	1,827,906	178%
	2015	718,243	2,450,060	341%	354	881,008	2,988,306	339%
	2016	646,695	280,660	43%	325	757,640	330,938	44%
	2017	593,302	1,115,692	188%	300	664,028	1,254,084	189%
	2018	565,516	363,460	64%	263	604,964	390,488	65%
	2019	587,500	698,368	119%	242	600,850	714,385	119%
	2020	618,804	724,385	117%	223	605,079	707,963	117%
	2021	625,591	717,957	115%	208	584,999	670,471	115%
	2022	598,814	719,295	120%	196	535,613	642,109	120%
	2023	560,247	723,700	129%	184	479,401	617,767	129%
	2024	470,272	734,966	156%	174	384,941	600,084	156%
	2025	374,973	754,071	201%	164	293,595	589,012	201%
	2026	346,121	780,871	226%	155	259,344	583,628	225%
	2027	316,216	812,064	257%	146	226,641	580,797	256%
	2028	290,983	847,364	291%	138	199,546	579,984	291%
	2029	268,882	888,223	330%	131	176,464	581,858	330%
	2030	248,155	936,447	377%	123	155,864	587,118	377%
	2031	228,549	986,532	432%	116	137,384	591,983	431%
	2032	209,909	1,034,827	493%	110	120,762	594,380	492%
	2033	192,153	1,081,600	563%	103	105,801	594,686	562%
	2034	175,197	1,120,718	640%	97	92,325	589,868	639%
	2035	159,002	1,154,354	726%	90	80,196	581,634	725%
	2036	143,560	1,173,840	818%	84	69,302	566,200	817%
	2037	128,874	1,173,760	911%	78	59,545	542,063	910%
	2038	114,931	1,163,410	1,012%	73	50,826	514,423	1,012%
	2039	101,769	1,142,026	1,122%	67	43,077	483,487	1,122%
	2040	89,453	1,107,294	1,238%	61	36,240	448,847	1,239%
	2041	77,985	1,056,094	1,354%	56	30,239	409,893	1,356%
	2042	67,397	997,349	1,480%	51	25,012	370,656	1,482%
	2043	57,742	944,729	1,636%	46	20,510	336,202	1,639%
	2044	49,037	889,677	1,814%	42	16,670	303,185	1,819%
	2045	41,248	832,322	2,018%	37	13,420	271,590	2,024%
	2046	34,359	775,087	2,256%	33	10,699	242,163	2,263%
	2047	28,355	720,924	2,542%	29	8,450	215,666	2,552%
	2048	23,184	667,686	2,880%	26	6,612	191,230	2,892%
	2049	18,778	608,669	3,241%	23	5,125	166,890	3,256%
	2050-2054	49,511	2,134,167	4,310%	73	12,112	520,369	4,296%
	2055-2059	13,201	859,203	6,509%	30	2,603	169,266	6,503%
	2060-2064	2,570	243,340	9,469%	9	409	38,615	9,443%
	2065-2069	336	45,127	13,440%	2	43	5,775	13,385%
	2070-2074	23	4,756	20,542%	0	2	493	20,413%
	2075-2079	1	239	34,270%	0	0	20	33,990%
History		29,349,770	18,696,690	64%	19,203	64,492,143	30,987,703	48%
Future		6,726,183	30,557,074	454%	3,180	4,848,852	15,490,373	319%
Lifetime		36,075,953	49,253,764	137%	22,383	69,340,995	46,478,076	67%

Attachment 2-b
MedAmerica
Actual and Projected Experience using Current Assumptions by Calendar Year
Pennsylvania-Specific Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	17,324	0	0%	111	75,523	0	0%
	1993	547,119	112,031	20%	580	2,065,747	409,697	20%
	1994	1,333,538	28,415	2%	1,190	4,673,086	98,599	2%
	1995	1,802,548	55,039	3%	1,165	5,904,740	181,889	3%
	1996	1,608,703	5,871	0%	1,055	4,982,753	18,479	0%
	1997	1,439,865	114,890	8%	953	4,245,133	344,383	8%
	1998	1,347,126	235,553	17%	912	3,784,034	679,871	18%
	1999	1,286,732	377,829	29%	872	3,438,146	1,010,847	29%
	2000	1,267,260	481,212	38%	859	3,214,143	1,235,359	38%
	2001	1,228,866	713,556	58%	859	2,961,482	1,703,415	58%
	2002	1,323,148	745,816	56%	892	3,012,713	1,734,226	58%
	2003	1,345,479	464,534	35%	895	2,910,571	1,020,663	35%
	2004	1,411,952	958,964	68%	957	2,897,897	1,940,298	67%
	2005	1,365,151	656,165	48%	915	2,668,672	1,319,815	49%
	2006	1,274,982	751,072	59%	852	2,377,854	1,419,296	60%
	2007	1,181,590	940,403	80%	815	2,102,545	1,705,695	81%
	2008	1,113,467	585,491	53%	745	1,891,156	1,014,484	54%
	2009	1,037,003	691,309	67%	700	1,681,521	1,146,233	68%
	2010	934,315	817,263	87%	571	1,445,002	1,298,052	90%
	2011	843,440	1,378,621	163%	523	1,243,668	2,057,387	165%
Projected Future Experience (60 Years)	2012	865,091	1,281,526	148%	473	1,218,201	1,812,567	149%
	2013	863,792	974,481	113%	430	1,161,642	1,330,342	115%
	2014	800,022	1,418,409	177%	395	1,027,425	1,827,906	178%
	2015	718,243	2,450,060	341%	354	881,008	2,988,306	339%
	2016	646,695	280,660	43%	325	757,640	330,938	44%
	2017	593,302	1,115,692	188%	300	664,028	1,254,084	189%
	2018	565,516	363,460	64%	263	604,964	390,488	65%
	2019	587,500	698,368	119%	242	600,850	714,385	119%
	2020	618,804	724,385	117%	223	605,079	707,963	117%
	2021	641,738	711,471	111%	204	600,106	664,405	111%
	2022	696,222	683,729	98%	189	622,776	610,314	98%
	2023	665,440	680,969	102%	178	569,447	581,233	102%
	2024	568,697	689,154	121%	168	465,549	562,614	121%
	2025	466,866	704,370	151%	158	365,603	550,115	150%
	2026	432,948	726,401	168%	149	324,450	542,832	167%
	2027	398,216	752,006	189%	141	285,478	537,746	188%
	2028	368,445	780,816	212%	133	252,736	534,326	211%
	2029	342,027	814,256	238%	126	224,530	533,282	238%
	2030	317,128	854,485	269%	119	199,240	535,596	269%
	2031	293,432	896,466	306%	113	176,435	537,790	305%
	2032	270,736	936,519	346%	106	155,799	537,761	345%
	2033	248,939	975,087	392%	100	137,106	535,970	391%
	2034	227,931	1,007,155	442%	94	120,149	529,950	441%
	2035	207,667	1,034,829	498%	88	104,770	521,277	498%
	2036	188,153	1,050,571	558%	82	90,853	506,625	558%
	2037	169,415	1,049,706	620%	76	78,296	484,684	619%
	2038	151,455	1,040,738	687%	70	66,994	460,120	687%
	2039	134,345	1,022,780	761%	65	56,877	432,969	761%
	2040	118,207	993,867	841%	60	47,898	402,859	841%
	2041	103,076	951,390	923%	55	39,974	369,267	924%
	2042	89,021	903,259	1,015%	50	33,042	335,718	1,016%
	2043	76,143	860,667	1,130%	45	27,049	306,331	1,133%
	2044	64,493	815,882	1,265%	41	21,926	278,089	1,268%
	2045	54,053	768,568	1,422%	37	17,587	250,841	1,426%
	2046	44,821	721,187	1,609%	33	13,957	225,377	1,615%
	2047	36,790	675,298	1,836%	29	10,964	202,068	1,843%
	2048	29,897	628,610	2,103%	25	8,526	180,085	2,112%
	2049	24,057	575,488	2,392%	22	6,566	157,834	2,404%
	2050-2054	62,334	2,035,989	3,266%	72	15,257	496,427	3,254%
	2055-2059	16,164	830,487	5,138%	30	3,188	163,604	5,132%
	2060-2064	3,071	237,207	7,723%	9	489	37,642	7,698%
	2065-2069	386	44,244	11,460%	2	50	5,662	11,405%
	2070-2074	24	4,729	19,457%	0	3	490	19,300%
	2075-2079	1	239	34,011%	0	0	20	33,734%
History		29,349,770	18,696,690	64%	19,203	64,492,143	30,987,703	48%
Future		8,131,143	28,183,000	347%	3,092	5,748,748	14,319,881	249%
Lifetime		37,480,914	46,879,690	125%	22,295	70,240,891	45,307,584	65%

Attachment 3-a
MedAmerica
Written Premium and Paid Claim Experience and Projections by Calendar Year
Pennsylvania-Specific Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1992	127,778	0	0%	111	557,055	0	0%
	1993	771,602	435	0%	580	2,861,620	1,798	0%
	1994	1,646,826	45,498	3%	1,190	5,757,799	159,134	3%
	1995	1,722,034	63,694	4%	1,165	5,606,724	210,491	4%
	1996	1,554,699	57,268	4%	1,055	4,807,655	180,245	4%
	1997	1,395,175	34,233	2%	953	4,112,818	102,612	2%
	1998	1,334,369	1,801	0%	912	3,746,809	5,141	0%
	1999	1,284,526	169,733	13%	872	3,427,050	465,016	14%
	2000	1,267,362	413,900	33%	859	3,210,563	1,063,583	33%
	2001	1,215,949	488,498	40%	859	2,923,171	1,189,401	41%
	2002	1,334,593	609,346	46%	892	3,033,063	1,413,777	47%
	2003	1,362,060	748,375	55%	895	2,940,364	1,664,380	57%
	2004	1,385,229	647,095	47%	957	2,839,985	1,350,703	48%
	2005	1,335,267	660,435	49%	915	2,609,109	1,305,672	50%
	2006	1,238,533	842,743	68%	852	2,308,166	1,578,000	68%
	2007	1,162,577	909,721	78%	815	2,068,083	1,632,677	79%
	2008	1,098,754	953,070	87%	745	1,865,910	1,646,224	88%
	2009	1,021,152	766,169	75%	700	1,655,543	1,262,227	76%
	2010	889,750	718,109	81%	571	1,374,385	1,132,727	82%
	2011	843,680	851,546	101%	523	1,243,660	1,279,209	103%
	2012	860,492	978,780	114%	473	1,211,892	1,401,872	116%
Projected Future Experience (60 Years)	2013	853,736	1,291,742	151%	430	1,147,685	1,756,610	153%
	2014	774,405	1,275,108	165%	395	994,506	1,648,977	166%
	2015	689,739	1,230,324	178%	354	845,768	1,516,184	179%
	2016	630,028	1,067,165	169%	325	737,924	1,252,345	170%
	2017	579,403	955,380	165%	300	648,382	1,070,766	165%
	2018	558,221	958,089	172%	263	597,135	1,025,559	172%
	2019	603,033	902,690	150%	242	616,741	923,670	150%
	2020	614,529	750,006	122%	223	600,920	733,272	122%
	2021	617,038	734,675	119%	208	577,057	686,413	119%
	2022	585,133	790,355	135%	196	523,447	705,700	135%
	2023	546,088	740,490	136%	184	467,362	631,950	135%
	2024	445,523	762,477	171%	174	364,735	622,067	171%
	2025	364,145	780,019	214%	164	285,185	608,495	213%
	2026	337,464	796,935	236%	155	252,921	594,584	235%
	2027	306,820	815,655	266%	146	219,916	582,138	265%
	2028	283,758	837,235	295%	138	194,635	571,709	294%
	2029	262,165	862,600	329%	131	172,091	563,656	328%
	2030	241,833	892,931	369%	123	151,923	558,411	368%
	2031	222,535	928,219	417%	116	133,793	555,593	415%
	2032	204,156	967,144	474%	110	117,472	554,116	472%
	2033	186,637	1,008,578	540%	103	102,781	553,161	538%
	2034	169,891	1,050,642	618%	97	89,543	551,634	616%
	2035	153,929	1,091,856	709%	90	77,649	548,823	707%
	2036	138,719	1,129,722	814%	84	66,975	543,651	812%
	2037	124,271	1,160,841	934%	78	57,426	534,832	931%
	2038	110,586	1,183,665	1,070%	73	48,911	522,135	1,068%
	2039	97,703	1,197,379	1,226%	67	41,360	505,715	1,223%
	2040	85,663	1,200,849	1,402%	61	34,708	485,611	1,399%
	2041	74,471	1,192,584	1,601%	56	28,879	461,763	1,599%
	2042	64,190	1,172,725	1,827%	51	23,824	434,772	1,825%
	2043	54,842	1,144,096	2,086%	46	19,481	406,137	2,085%
	2044	46,419	1,108,447	2,388%	42	15,781	376,773	2,387%
	2045	38,911	1,066,532	2,741%	37	12,660	347,132	2,742%
	2046	32,301	1,019,486	3,156%	33	10,058	317,729	3,159%
	2047	26,553	968,820	3,649%	29	7,913	289,115	3,654%
	2048	21,625	915,516	4,234%	26	6,167	261,600	4,242%
	2049	17,445	859,192	4,925%	23	4,761	235,069	4,937%
	2050-2054	45,446	3,372,087	7,420%	73	11,122	817,713	7,352%
	2055-2059	11,743	1,859,669	15,836%	30	2,317	364,081	15,714%
	2060-2064	2,171	785,593	36,179%	9	346	123,978	35,847%
	2065-2069	264	256,755	97,408%	2	34	32,642	96,222%
	2070-2074	15	64,813	424,789%	0	2	6,637	417,223%
	2075-2079	0	12,752	3,163,864%	0	0	1,051	3,069,503%
History		29,540,971	17,640,948	60%	19,203	65,749,566	28,238,999	43%
Future		6,534,982	35,481,343	543%	3,180	4,724,156	16,689,854	353%
Lifetime		36,075,953	53,122,291	147%	22,383	70,473,722	44,928,853	64%

Attachment 3-b
MedAmerica
Written Premium and Paid Claim Experience and Projections by Calendar Year
Pennsylvania-Specific Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1992	127,778	0	0%	111	557,055	0	0%
	1993	771,602	435	0%	580	2,861,620	1,798	0%
	1994	1,646,826	45,498	3%	1,190	5,757,799	159,134	3%
	1995	1,722,034	63,694	4%	1,165	5,606,724	210,491	4%
	1996	1,554,699	57,268	4%	1,055	4,807,655	180,245	4%
	1997	1,395,175	34,233	2%	953	4,112,818	102,612	2%
	1998	1,334,369	1,801	0%	912	3,746,809	5,141	0%
	1999	1,284,526	169,733	13%	872	3,427,050	465,016	14%
	2000	1,267,362	413,900	33%	859	3,210,563	1,063,583	33%
	2001	1,215,949	488,498	40%	859	2,923,171	1,189,401	41%
	2002	1,334,593	609,346	46%	892	3,033,063	1,413,777	47%
	2003	1,362,060	748,375	55%	895	2,940,364	1,664,380	57%
	2004	1,385,229	647,095	47%	957	2,839,985	1,350,703	48%
	2005	1,335,267	660,435	49%	915	2,609,109	1,305,672	50%
	2006	1,238,533	842,743	68%	852	2,308,166	1,578,000	68%
	2007	1,162,577	909,721	78%	815	2,068,083	1,632,677	79%
	2008	1,098,754	953,070	87%	745	1,865,910	1,646,224	88%
	2009	1,021,152	766,169	75%	700	1,655,543	1,262,227	76%
	2010	889,750	718,109	81%	571	1,374,385	1,132,727	82%
	2011	843,680	851,546	101%	523	1,243,660	1,279,209	103%
Projected Future Experience (60 Years)	2012	860,492	978,780	114%	473	1,211,892	1,401,872	116%
	2013	853,736	1,291,742	151%	430	1,147,685	1,756,610	153%
	2014	774,405	1,275,108	165%	395	994,506	1,648,977	166%
	2015	689,739	1,230,324	178%	354	845,768	1,516,184	179%
	2016	630,028	1,067,165	169%	325	737,924	1,252,345	170%
	2017	579,403	955,380	165%	300	648,382	1,070,766	165%
	2018	558,221	958,089	172%	263	597,135	1,025,559	172%
	2019	603,033	902,690	150%	242	616,741	923,670	150%
	2020	614,555	750,006	122%	223	600,945	733,272	122%
	2021	665,302	733,519	110%	204	622,203	685,332	110%
	2022	689,720	782,449	113%	189	617,033	698,632	113%
	2023	649,146	725,548	112%	178	555,589	619,178	111%
	2024	541,768	740,219	137%	168	443,567	603,871	136%
	2025	454,227	751,032	165%	158	355,783	585,827	165%
	2026	422,624	761,552	180%	149	316,786	568,112	179%
	2027	387,228	774,007	200%	141	277,619	552,321	199%
	2028	359,728	789,240	219%	133	246,807	538,825	218%
	2029	333,858	807,980	242%	126	219,210	527,840	241%
	2030	309,376	831,300	269%	119	194,406	519,728	267%
	2031	285,993	859,208	300%	113	171,992	514,132	299%
	2032	263,550	890,440	338%	106	151,689	510,005	336%
	2033	241,982	923,939	382%	100	133,295	506,568	380%
	2034	221,166	958,061	433%	94	116,600	502,849	431%
	2035	201,131	991,574	493%	88	101,486	498,242	491%
	2036	181,851	1,022,360	562%	82	87,821	491,818	560%
	2037	163,356	1,047,505	641%	76	75,505	482,459	639%
	2038	145,666	1,065,774	732%	70	64,441	469,993	729%
	2039	128,872	1,076,532	835%	65	54,565	454,557	833%
	2040	113,052	1,078,836	954%	60	45,813	436,177	952%
	2041	98,242	1,071,459	1,091%	55	38,103	414,795	1,089%
	2042	84,564	1,054,619	1,247%	50	31,390	390,943	1,245%
	2043	72,073	1,030,763	1,430%	45	25,605	365,886	1,429%
	2044	60,792	1,001,299	1,647%	41	20,669	340,353	1,647%
	2045	50,726	966,659	1,906%	37	16,506	314,644	1,906%
	2046	41,874	927,704	2,215%	33	13,039	289,156	2,218%
	2047	34,197	885,520	2,589%	29	10,191	264,298	2,593%
	2048	27,650	840,635	3,040%	25	7,885	240,251	3,047%
	2049	22,134	792,448	3,580%	22	6,041	216,859	3,590%
	2050-2054	56,531	3,144,502	5,562%	72	13,843	762,504	5,508%
	2055-2059	14,152	1,760,195	12,438%	30	2,793	344,636	12,337%
	2060-2064	2,543	751,192	29,544%	9	405	118,562	29,260%
	2065-2069	297	247,049	83,138%	2	38	31,411	82,090%
	2070-2074	15	62,605	407,376%	0	2	6,411	400,164%
	2075-2079	0	12,349	3,041,947%	0	0	1,018	2,951,538%
History		29,540,971	17,640,948	60%	19,203	65,749,566	28,238,999	43%
Future		7,939,943	32,910,080	414%	3,092	5,639,664	15,601,465	277%
Lifetime		37,480,914	50,551,028	135%	22,295	71,389,230	43,840,464	61%

Attachment 4
Breakdown of Historical Incurred Claims and Reserve Balances at December 31, 2019
Series 11 and Prior Policy Forms

MedAmerica and Affinity Partners
Nationwide Experience

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve ^[3]
	Incurred Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1992	0	0	0		0	
1993	112,031	112,031	0		0	
1994	28,415	28,415	0		0	
1995	109,652	109,652	0		0	
1996	134,262	134,262	0		0	
1997	258,439	258,439	0		0	
1998	631,867	631,867	0		0	
1999	1,473,995	1,473,995	0		0	
2000	1,205,546	1,205,546	0		0	
2001	2,220,037	2,220,037	0		0	
2002	4,728,668	4,652,140	76,529		76,529	
2003	3,421,692	3,421,692	0		0	
2004	6,336,805	6,336,805	0		0	
2005	6,919,433	6,852,601	66,831		66,831	
2006	8,563,064	8,500,686	62,378		62,378	
2007	11,143,252	10,903,092	240,160		240,160	
2008	8,598,868	8,552,023	46,845		46,845	
2009	11,528,346	11,227,106	301,240		301,240	
2010	16,004,784	15,286,329	718,455		718,455	
2011	13,962,347	13,720,837	241,510		241,510	
2012	15,898,477	15,301,426	597,051		597,051	
2013	15,212,651	14,496,808	715,843		715,843	
2014	23,666,601	21,372,205	2,294,396		2,294,396	
2015	25,274,233	18,504,836	6,769,397		6,769,397	
2016	23,314,876	16,725,476	6,589,400		6,589,400	
2017	27,965,825	15,827,234	12,138,591		12,138,591	
2018	22,674,239	8,572,903	14,101,336		14,101,336	
2019	31,005,772	2,542,701	23,625,674	4,837,397	28,463,071	375,792,232

MedAmerica
Pennsylvania-Specific Experience

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve ^[3]
	Incurred Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1992	0	0	0		0	
1993	112,031	112,031	0		0	
1994	28,415	28,415	0		0	
1995	55,039	55,039	0		0	
1996	5,871	5,871	0		0	
1997	114,890	114,890	0		0	
1998	235,553	235,553	0		0	
1999	377,829	377,829	0		0	
2000	481,212	481,212	0		0	
2001	713,556	713,556	0		0	
2002	745,816	745,816	0		0	
2003	464,534	464,534	0		0	
2004	958,964	958,964	0		0	
2005	656,165	656,165	0		0	
2006	751,072	751,072	0		0	
2007	940,403	940,403	0		0	
2008	585,491	585,491	0		0	
2009	691,309	691,309	0		0	
2010	817,263	817,263	0		0	
2011	1,378,621	1,317,382	61,239		61,239	
2012	1,281,526	1,281,526	0		0	
2013	974,481	974,481	0		0	
2014	1,418,409	1,317,537	100,872		100,872	
2015	2,450,060	1,508,479	941,581		941,581	
2016	280,660	280,660	0		0	
2017	1,115,692	742,082	373,610		373,610	
2018	363,460	252,766	110,695		110,695	
2019	698,368	130,250	447,269	120,849	568,118	5,647,612

[1] Incurred claims are the sum of paid claims, disabled life reserve, and incurred but not reported (IBNR) reserve.

[2] Claim reserve is the sum of disabled life reserve and IBNR reserve.

[3] Active life reserve is defined as interpolated terminal reserves plus unearned premium reserves.

Attachment 5-a
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Policy Year
Nationwide Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

Policy Year	A Earned Premium	B Incurred Claims	C Incurred Loss Ratio	D End of Year Lives	E Cumulative Loss Ratio w/ Max. Val. Interest
1	41,819,820	1,727,086	4%	27,288	4%
2	38,426,821	1,793,845	5%	25,556	4%
3	36,051,931	3,305,221	9%	24,006	6%
4	34,403,723	8,484,394	25%	23,018	10%
5	33,429,144	6,786,119	20%	22,345	12%
6	32,550,566	9,947,733	31%	21,672	14%
7	31,798,483	9,953,423	31%	21,040	16%
8	31,282,386	15,035,917	48%	20,349	19%
9	30,853,139	15,744,615	51%	19,660	22%
10	31,083,759	14,309,113	46%	19,069	23%
11	24,067,731	16,079,648	67%	18,451	26%
12	23,615,286	20,499,777	87%	17,862	28%
13	23,012,176	20,095,280	87%	17,219	31%
14	22,445,996	19,821,409	88%	16,578	33%
15	21,928,664	25,933,616	118%	15,663	36%
16	21,567,154	27,469,591	127%	14,975	39%
17	21,532,720	25,829,851	120%	14,370	41%
18	21,121,124	32,251,484	153%	13,767	44%
19	20,577,362	31,679,277	154%	13,236	46%
20	19,935,166	32,424,841	163%	12,707	49%
21	18,142,997	34,578,074	191%	12,210	51%
22	17,246,629	37,046,317	215%	11,708	54%
23	16,257,791	39,788,091	245%	11,190	57%
24	15,258,633	41,859,970	274%	10,702	60%
25	14,264,562	44,604,595	313%	10,209	63%
26	13,286,607	46,666,648	351%	9,717	65%
27	12,315,756	49,407,628	401%	9,222	68%
28	11,362,445	52,069,667	458%	8,725	71%
29	10,430,568	54,547,837	523%	8,228	74%
30	9,529,582	56,776,913	596%	7,735	77%
31	8,663,921	58,752,943	678%	7,246	81%
32	7,837,268	60,416,463	771%	6,764	84%
33	7,052,631	61,697,542	875%	6,292	86%
34	6,312,445	62,535,044	991%	5,832	89%
35	5,618,954	62,887,739	1,119%	5,385	92%
36	4,974,049	62,737,136	1,261%	4,955	95%
37	4,378,503	62,170,030	1,420%	4,542	97%
38	3,832,397	61,126,363	1,595%	4,149	100%
39	3,335,410	59,603,766	1,787%	3,776	102%
40	2,886,475	57,640,185	1,997%	3,426	104%
41	2,483,968	55,322,351	2,227%	3,098	106%
42	2,125,805	52,837,364	2,486%	2,794	108%
43	1,809,428	50,140,112	2,771%	2,512	109%
44	1,532,045	47,163,699	3,078%	2,252	111%
45	1,290,638	43,964,909	3,406%	2,015	112%
46-50	3,870,924	172,705,523	4,462%	7,209	117%
51-55	1,471,232	103,214,781	7,016%	3,928	119%
56-60	519,421	54,359,267	10,465%	2,048	120%
61-65	166,325	25,193,817	15,147%	973	120%
66-70	46,164	9,953,603	21,561%	380	120%
71-75	10,777	3,429,669	31,825%	105	120%
Total	769,817,504	2,024,370,287	263%	558,160	120%

Attachment 5-b
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Policy Year
Nationwide Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

Policy Year	A Earned Premium	B Incurred Claims	C Incurred Loss Ratio	D End of Year Lives	E Cumulative Loss Ratio w/ Max. Val. Interest
1	41,819,820	1,727,086	4%	27,288	4%
2	38,426,821	1,793,845	5%	25,556	4%
3	36,051,931	3,305,221	9%	24,006	6%
4	34,409,370	8,484,337	25%	23,016	10%
5	33,469,292	6,785,664	20%	22,340	12%
6	32,629,330	9,946,791	30%	21,664	14%
7	31,956,849	9,951,278	31%	21,024	16%
8	31,491,705	15,032,473	48%	20,329	19%
9	31,126,912	15,739,194	51%	19,633	22%
10	31,469,279	14,299,550	45%	19,034	23%
11	24,574,969	16,063,517	65%	18,406	26%
12	24,191,429	20,476,401	85%	17,813	28%
13	23,663,184	20,060,456	85%	17,167	31%
14	23,207,881	19,769,398	85%	16,519	33%
15	22,861,184	25,855,302	113%	15,593	36%
16	22,701,246	27,343,061	120%	14,875	38%
17	23,093,175	25,600,810	111%	14,220	40%
18	23,482,341	31,826,919	136%	13,494	43%
19	24,540,114	30,809,253	126%	12,822	45%
20	25,256,076	31,008,408	123%	12,204	47%
21	23,879,725	32,499,130	136%	11,638	49%
22	23,521,231	34,296,855	146%	11,108	52%
23	22,701,457	36,467,174	161%	10,577	54%
24	21,698,036	38,017,445	175%	10,090	56%
25	20,538,967	40,301,124	196%	9,615	58%
26	19,246,820	42,008,623	218%	9,152	60%
27	17,890,274	44,474,338	249%	8,689	62%
28	16,523,534	46,909,935	284%	8,227	65%
29	15,173,303	49,196,157	324%	7,766	67%
30	13,861,422	51,271,237	370%	7,308	70%
31	12,595,449	53,130,722	422%	6,854	72%
32	11,386,288	54,711,076	480%	6,405	74%
33	10,239,246	55,949,324	546%	5,965	77%
34	9,157,912	56,790,635	620%	5,535	79%
35	8,145,501	57,194,651	702%	5,118	81%
36	7,204,718	57,144,780	793%	4,715	84%
37	6,336,612	56,710,074	895%	4,327	86%
38	5,541,171	55,840,183	1,008%	3,958	88%
39	4,817,829	54,534,582	1,132%	3,608	90%
40	4,164,897	52,823,573	1,268%	3,277	91%
41	3,579,905	50,785,328	1,419%	2,968	93%
42	3,059,760	48,580,431	1,588%	2,679	95%
43	2,600,665	46,168,145	1,775%	2,412	96%
44	2,198,509	43,491,998	1,978%	2,166	97%
45	1,848,863	40,602,219	2,196%	1,940	98%
46-50	5,515,415	160,047,768	2,902%	6,966	102%
51-55	2,071,899	95,926,007	4,630%	3,819	104%
56-60	722,999	50,566,668	6,994%	2,002	105%
61-65	229,225	23,522,148	10,262%	956	105%
66-70	63,360	9,363,932	14,779%	375	105%
71-75	14,928	3,263,123	21,858%	104	105%
Total	876,952,827	1,878,468,348	214%	547,321	105%

Attachment 6-a
MedAmerica
Actual and Projected Experience using Current Assumptions by Policy Year
Pennsylvania-Specific Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

Policy Year	A Earned Premium	B Incurred Claims	C Incurred Loss Ratio	D End of Year Lives	E Cumulative Loss Ratio w/ Max. Val. Interest
1	3,172,774	140,446	4%	1,675	4%
2	2,449,395	35,491	1%	1,454	3%
3	2,153,509	71,375	3%	1,336	3%
4	1,994,650	148,292	7%	1,252	4%
5	1,876,714	295,943	16%	1,179	6%
6	1,788,841	711,577	40%	1,132	10%
7	1,691,063	765,740	45%	1,071	13%
8	1,587,820	883,638	56%	1,009	16%
9	1,496,087	806,921	54%	942	19%
10	1,404,389	905,217	64%	886	21%
11	1,298,072	864,271	67%	822	23%
12	1,212,165	2,099,413	173%	759	29%
13	1,126,549	979,361	87%	713	31%
14	1,064,254	855,003	80%	664	32%
15	1,007,055	1,694,403	168%	613	36%
16	955,719	973,009	102%	552	37%
17	912,052	1,029,832	113%	483	39%
18	876,403	1,481,717	169%	423	41%
19	859,120	1,161,785	135%	383	42%
20	831,027	1,371,340	165%	353	44%
21	651,249	1,189,870	183%	317	46%
22	587,064	914,032	156%	281	47%
23	518,876	713,183	137%	251	47%
24	473,068	1,046,651	221%	226	48%
25	433,861	1,337,659	308%	211	50%
26	412,385	1,032,434	250%	194	51%
27	384,029	1,027,721	268%	179	52%
28	352,350	1,113,592	316%	164	53%
29	317,363	1,136,195	358%	151	54%
30	283,599	1,156,816	408%	139	55%
31	252,742	1,179,572	467%	127	56%
32	224,843	1,204,925	536%	117	57%
33	199,712	1,231,013	616%	107	58%
34	177,069	1,248,849	705%	98	59%
35	156,603	1,257,480	803%	89	60%
36	138,070	1,257,644	911%	81	60%
37	121,249	1,250,481	1,031%	74	61%
38	105,911	1,227,682	1,159%	66	62%
39	91,899	1,191,183	1,296%	60	63%
40	79,146	1,144,425	1,446%	53	63%
41	67,610	1,088,796	1,610%	48	64%
42	57,213	1,027,533	1,796%	42	64%
43	47,899	959,960	2,004%	37	65%
44	39,647	884,522	2,231%	32	65%
45	32,421	807,065	2,489%	28	65%
46-50	86,043	2,821,301	3,279%	88	67%
51-55	21,968	1,144,977	5,212%	34	67%
56-60	3,931	317,915	8,087%	10	67%
61-65	449	58,961	13,124%	2	67%
66-70	26	6,269	24,186%	0	67%
71-75	0	284	57,289%	0	67%
Total	36,075,953	49,253,763	137%	21,005	67%

Attachment 6-b
MedAmerica
Actual and Projected Experience using Current Assumptions by Policy Year
Pennsylvania-Specific Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

Policy Year	A Earned Premium	B Incurred Claims	C Incurred Loss Ratio	D End of Year Lives	E Cumulative Loss Ratio w/ Max. Val. Interest
1	3,172,774	140,446	4%	1,675	4%
2	2,449,395	35,491	1%	1,454	3%
3	2,153,509	71,375	3%	1,336	3%
4	1,994,650	148,292	7%	1,252	4%
5	1,876,714	295,943	16%	1,179	6%
6	1,788,841	711,577	40%	1,132	10%
7	1,691,063	765,740	45%	1,071	13%
8	1,587,820	883,638	56%	1,009	16%
9	1,496,087	806,921	54%	942	19%
10	1,404,389	905,217	64%	886	21%
11	1,298,072	864,271	67%	822	23%
12	1,212,165	2,099,413	173%	759	29%
13	1,126,549	979,361	87%	713	31%
14	1,064,254	855,003	80%	664	32%
15	1,007,074	1,694,403	168%	613	36%
16	955,818	973,008	102%	552	37%
17	912,302	1,029,828	113%	483	39%
18	880,273	1,481,221	168%	422	41%
19	879,921	1,158,777	132%	382	42%
20	866,281	1,364,438	158%	350	44%
21	715,953	1,170,818	164%	312	46%
22	663,136	887,527	134%	276	46%
23	599,781	678,636	113%	246	47%
24	556,229	1,003,171	180%	222	48%
25	514,867	1,287,290	250%	206	49%
26	490,079	976,124	199%	190	50%
27	460,326	963,514	209%	174	51%
28	430,099	1,038,688	241%	159	52%
29	393,984	1,051,458	267%	146	53%
30	357,479	1,063,381	297%	134	54%
31	321,208	1,079,292	336%	123	55%
32	287,806	1,097,782	381%	112	55%
33	257,383	1,117,411	434%	103	56%
34	229,642	1,130,346	492%	94	57%
35	204,249	1,135,970	556%	86	58%
36	180,975	1,134,731	627%	78	58%
37	159,610	1,127,912	707%	71	59%
38	139,918	1,108,279	792%	64	60%
39	121,748	1,077,077	885%	58	60%
40	105,071	1,037,258	987%	52	61%
41	89,877	990,093	1,102%	46	61%
42	76,099	937,699	1,232%	41	62%
43	63,706	879,380	1,380%	36	62%
44	52,701	813,441	1,543%	31	63%
45	43,051	745,115	1,731%	27	63%
46-50	113,701	2,631,008	2,314%	86	64%
51-55	28,661	1,083,566	3,781%	34	64%
56-60	5,038	304,756	6,049%	10	64%
61-65	559	57,153	10,233%	2	64%
66-70	30	6,168	20,306%	0	64%
71-75	0	284	56,866%	0	64%
Total	37,480,914	46,879,689	125%	20,917	64%

Attachment 7-a-i
MedAmerica and Affinity Partners
Status of Filings as of March 2, 2021
All Jurisdictions in Which These Forms are In Force
Prior to Series 11 Policy Forms

Jurisdiction	Company	12/31/2019 Policies In Force ^[1]	12/31/2019 Annualized Premium ^[1]	First Round Nationwide Request			First Round Follow-Up			First Round 2nd Follow-up		
				Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]
Arizona	MedAmerica	5	\$10,651	39%	4/15/2010	15%	Not Filed			Not Filed		
Arkansas	MedAmerica	1	\$1,685	Not Filed			Not Filed			Not Filed		
California	MedAmerica	1	\$1,476	Not Filed			Not Filed			Not Filed		
Delaware	Affinity	110	\$211,840	39%	7/9/2010	10%	10%	2/8/2012	10%	15%	6/10/2014	15%
District of Columbia	MedAmerica	283	\$902,598	39%	6/30/2010	39%	No Follow-Up			No Follow-Up		
Idaho	MedAmerica	2	\$3,444	39%	11/8/2010	15%	Not Filed			Not Filed		
	Affinity	17	\$26,737	39%	2/9/2011	20%	16%	Disapproved	0%	16%	12/4/2014	16%
Illinois	MedAmerica	6	\$22,555	39%	4/19/2010	39%	No Follow-Up			No Follow-Up		
Indiana	MedAmerica	1	\$4,320	39%	Disapproved	0%	Not Filed			Not Filed		
Iowa	MedAmerica	239	\$593,883	39%	9/8/2010	20%	13%	11/8/2011	7%	8%	3/27/2014	8%
Louisiana	MedAmerica	1	\$910	39%	Disapproved	0%	Not Filed			Not Filed		
Maine	Affinity	6	\$8,327	Not Filed			Not Filed			Not Filed		
Maryland	MedAmerica	35	\$86,234	15%	6/15/2010	15%	15%	5/8/2012	15%	5%	12/4/2014	5%
Massachusetts	MedAmerica	1	\$2,482	Not Filed			Not Filed			Not Filed		
Michigan	MedAmerica	3	\$6,139	39%	1/19/2010	39%	No Follow-Up			No Follow-Up		
Minnesota	MedAmerica	6	\$16,959	39%	Disapproved	0%	Not Filed			Not Filed		
Mississippi	MedAmerica	29	\$70,998	25%	4/8/2010	25%	11%	1/6/2012	11%	No Follow-Up		
New Jersey	MedAmerica	12	\$39,500	39%	6/30/2010	39%	No Follow-Up			No Follow-Up		
New York	MedAmerica	1	\$3,032	Not Filed			Not Filed			Not Filed		
North Carolina	MedAmerica	6	\$16,114	39%	1/3/2011	25%	Not Filed			Not Filed		
	Affinity	18	\$39,139	39%	12/17/2010	25%	11%	6/4/2014	5%	Not Filed		
	Affinity	1	\$1,586	Not Filed			Not Filed			Not Filed		
Ohio	MedAmerica	23	\$50,868	39%	3/4/2010	39%	No Follow-Up			No Follow-Up		
Pennsylvania	MedAmerica	88	\$207,453	39%	5/13/2010	39%	No Follow-Up			No Follow-Up		
South Dakota	MedAmerica	42	\$124,756	39%	3/9/2010	39%	No Follow-Up			No Follow-Up		
Vermont	MedAmerica	3	\$8,736	39%	Disapproved	0%	Not Filed			Not Filed		
Virginia	MedAmerica	4	\$7,373	Not Filed			Not Filed			Not Filed		
West Virginia	MedAmerica	1	\$1,784	39%	5/14/2010	25%	Not Filed			Not Filed		
Wisconsin	MedAmerica	4	\$12,288	10%	1/12/2011	10%	10%	2/18/2014	10%	Not Filed		
	Affinity	6	\$10,137	Not Filed			Not Filed			Not Filed		

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 19, 2010 and April 24, 2020.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The requested rate increase level varies by benefit period; average rate increase percentages are based on the distribution of in-force business as of December 31, 2019.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. No follow-up is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Attachment 7-a-ii
MedAmerica and Affinity Partners
Status of Filings as of March 2, 2021
All Jurisdictions in Which These Forms are In Force
Prior to Series 11 Policy Forms

Jurisdiction	Company	12/31/2019 Policies In Force ^[1]	12/31/2019 Annualized Premium ^[1]	Current Round Nationwide Request					Current Round Follow-Up				
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]
Arizona	MedAmerica	5	\$10,651	148%	Filed	7/21/2017	9/12/2018	44%	93%	Not Yet Filed			
Arkansas	MedAmerica	1	\$1,685		Not Filing					Not Filing			
California	MedAmerica	1	\$1,476		Not Filing					Not Filing			
Delaware	Affinity	110	\$211,840	95%	Filed	5/12/2017	10/16/2017	33%		Not Filing			
District of Columbia	MedAmerica	283	\$902,598	96%	Filed	4/5/2017	5/8/2017	10%	10%	Filed	8/24/2018	12/19/2018	10%
Idaho	MedAmerica	2	\$3,444	247%	Withdrawn	7/27/2017	1/3/2018	0%	320%	Pending	6/24/2020		
	Affinity	17	\$26,737	101%	Disapproved	7/27/2017	12/20/2018	0%	132%	Pending	6/24/2020		
Illinois	MedAmerica	6	\$22,555	119%	Filed	6/7/2017	1/11/2018	119%		No Follow-Up			
Indiana	MedAmerica	1	\$4,320	135%	Disapproved	12/4/2018	8/26/2019	0%		TBD			
Iowa	MedAmerica	239	\$593,883	141%	Filed	3/31/2017	6/5/2017	18%	107%	Filed	8/17/2018	10/10/2018	30%
Louisiana	MedAmerica	1	\$910	299%	Disapproved	6/29/2017	10/16/2017	0%		Not Filing			
Maine	Affinity	6	\$8,327		Not Filing					Not Filing			
Maryland	MedAmerica	35	\$86,234	102%	Filed	5/1/2017	12/14/2017	15%	15%	Filed	8/28/2018	12/11/2018	13%
Massachusetts	MedAmerica	1	\$2,482	158%	Filed	8/4/2017	10/17/2018	40%		TBD			
Michigan	MedAmerica	3	\$6,139	124%	Filed	6/16/2017	6/27/2017	124%		No Follow-Up			
Minnesota	MedAmerica	6	\$16,959	184%	Filed	5/10/2017	9/19/2017	75%	76%	Pending	10/12/2020		
Mississippi	MedAmerica	29	\$70,998	141%	Filed	7/28/2017	3/16/2018	25%	25%	Filed	8/24/2018	6/5/2019	13%
New Jersey	MedAmerica	12	\$39,500	80%	Filed	6/7/2017	1/11/2018	80%		No Follow-Up			
New York	MedAmerica	1	\$3,032		Not Filing					Not Filing			
North Carolina	MedAmerica	6	\$16,114	162%	Filed	5/9/2017	2/14/2018	25%	211%	Pending	11/11/2020		
	Affinity	18	\$39,139	116%	Filed	5/9/2017	2/19/2018	20%		Not Filing			
	Affinity	1	\$1,586		Not Filing					Not Filing			
Ohio	MedAmerica	23	\$50,868	92%	Filed	4/5/2017	6/29/2017	15%	15%	Filed	8/29/2018	2/4/2019	15%
Pennsylvania	MedAmerica	88	\$207,453	87%	Filed	3/9/2017	9/22/2017	20%	61%	Filed	8/21/2018	12/4/2018	20%
South Dakota	MedAmerica	42	\$124,756	166%	Filed	5/17/2017	6/30/2017	166%		No Follow-Up			
Vermont	MedAmerica	3	\$8,736	209%	Filed	6/8/2017	8/21/2019	57%		TBD			
Virginia	MedAmerica	4	\$7,373	263%	Filed	1/9/2018	9/3/2020	121%		Not Filing			
West Virginia	MedAmerica	1	\$1,784		Not Filing					Not Filing			
Wisconsin	MedAmerica	4	\$12,288	138%	Filed	6/26/2017	10/10/2017	138%		No Follow-Up			
	Affinity	6	\$10,137	135%	Filed	6/26/2017	10/10/2017	135%		No Follow-Up			

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 19, 2010 and April 24, 2020.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The requested rate increase level varies by benefit period; average rate increase percentages are based on the distribution of in-force business as of December 31, 2019.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. No follow-up is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Attachment 7-a-iii
MedAmerica and Affinity Partners
Status of Filings as of March 2, 2021
All Jurisdictions in Which These Forms are In Force
Prior to Series 11 Policy Forms

Jurisdiction	Company	12/31/2019 Policies In Force ^[1]	12/31/2019 Annualized Premium ^[1]	Current Round 2nd Follow-Up					Current Round 3rd Follow-Up					Average Cumulative Increase Filed ^[2]
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	
Arizona	MedAmerica	5	\$10,651											65%
Arkansas	MedAmerica	1	\$1,685		Not Filing					Not Filing				0%
California	MedAmerica	1	\$1,476		Not Filing					Not Filing				0%
Delaware	Affinity	110	\$211,840		Not Filing					Not Filing				85%
District of Columbia	MedAmerica	283	\$902,598	10%	Filed	2/26/2020	9/29/2020	10%						85%
Idaho	MedAmerica	2	\$3,444											15%
	Affinity	17	\$26,737											39%
Illinois	MedAmerica	6	\$22,555		No Follow-Up					No Follow-Up				204%
Indiana	MedAmerica	1	\$4,320											0%
Iowa	MedAmerica	239	\$593,883	91%	Filed	10/14/2020	1/27/2021	18%						151%
Louisiana	MedAmerica	1	\$910		Not Filing					Not Filing				0%
Maine	Affinity	6	\$8,327		Not Filing					Not Filing				0%
Maryland	MedAmerica	35	\$86,234	108%	Filed	4/29/2020	1/12/2021	18%						112%
Massachusetts	MedAmerica	1	\$2,482											40%
Michigan	MedAmerica	3	\$6,139		No Follow-Up					No Follow-Up				211%
Minnesota	MedAmerica	6	\$16,959											75%
Mississippi	MedAmerica	29	\$70,998	113%	Not Yet Filed									96%
New Jersey	MedAmerica	12	\$39,500		No Follow-Up					No Follow-Up				150%
New York	MedAmerica	1	\$3,032		Not Filing					Not Filing				0%
North Carolina	MedAmerica	6	\$16,114											56%
	Affinity	18	\$39,139		Not Filing					Not Filing				57%
	Affinity	1	\$1,586		Not Filing					Not Filing				0%
Ohio	MedAmerica	23	\$50,868	15%	Pending	6/24/2020								84%
Pennsylvania	MedAmerica	88	\$207,453	47%	Filed	1/10/2020	4/25/2020	10%	38%	Not Yet Filed				120%
South Dakota	MedAmerica	42	\$124,756		No Follow-Up					No Follow-Up				269%
Vermont	MedAmerica	3	\$8,736											57%
Virginia	MedAmerica	4	\$7,373		Not Filing					Not Filing				121%
West Virginia	MedAmerica	1	\$1,784		Not Filing					Not Filing				25%
Wisconsin	MedAmerica	4	\$12,288		No Follow-Up					No Follow-Up				188%
	Affinity	6	\$10,137		No Follow-Up					No Follow-Up				135%

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 19, 2010 and April 24, 2020.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The requested rate increase level varies by benefit period; average rate increase percentages are based on the distribution of in-force business as of December 31, 2019.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. No follow-up is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Attachment 7-b-i
MedAmerica and Affinity Partners
Status of Filings as of March 2, 2021
All Jurisdictions in Which These Forms are In Force
Series 11 Individual Policy Forms

Jurisdiction	Company	12/31/2019 Policies In Force ⁽¹⁾	12/31/2019 Annualized Premium ⁽¹⁾	First Round Nationwide Request			First Round Follow-Up			First Round 2nd Follow-up		
				Requested Increase	Disposition Date	Average Filed Increase ⁽²⁾	Requested Increase	Disposition Date	Average Filed Increase ⁽²⁾	Requested Increase	Disposition Date	Average Filed Increase ⁽²⁾
Alabama	MedAmerica	11	\$37,962	39%	4/11/2011	10%	26%	9/4/2012	26%	No Follow-Up		
Arizona	MedAmerica	10	\$29,957	39%	Disapproved	0%	39%	5/14/2012	39%	No Follow-Up		
Colorado	MedAmerica	28	\$79,716	39%	11/5/2010	10%	26%	10/28/2013	26%	No Follow-Up		
Connecticut	MedAmerica	552	\$2,034,433	39%	Disapproved	0%	39%	Disapproved	0%	39%	Disapproved	0%
District of Columbia	MedAmerica	1,416	\$1,133,578	39%	6/30/2010	39%	No Follow-Up			No Follow-Up		
Florida ⁽⁶⁾	Affinity	230	\$721,084	50%	9/28/2016	13%	Not Filed			Not Filed		
Georgia	MedAmerica	13	\$59,146	39%	4/20/2010	15%	21%	4/6/2011	10%	10%	12/23/2013	10%
Hawaii	MedAmerica	11	\$21,864	39%	7/5/2011	20%	16%	Disapproved	0%	Not Filed		
Idaho	MedAmerica	1	\$1,890	39%	Withdrawn	0%	Not Filed			Not Filed		
	Affinity	48	\$72,374	39%	2/9/2011	20%	16%	Disapproved	0%	16%	12/4/2014	16%
Illinois	MedAmerica	15	\$48,617	39%	4/28/2010	39%	No Follow-Up			No Follow-Up		
Indiana	MedAmerica	66	\$107,461	39%	Disapproved	0%	Not Filed			Not Filed		
Iowa	MedAmerica	104	\$283,034	39%	9/8/2010	20%	16%	3/27/2014	16%	No Follow-Up		
Kansas	MedAmerica	11	\$21,320	39%	5/26/2011	10%	25%	3/17/2015	25%	No Follow-Up		
	Affinity	1,324	\$2,187,425	39%	5/26/2011	10%	27%	5/22/2015	27%	No Follow-Up		
Kentucky	MedAmerica	26	\$73,245	39%	5/28/2010	39%	No Follow-Up			No Follow-Up		
Louisiana	MedAmerica	7	\$11,255	39%	Disapproved	0%	Not Filed			Not Filed		
Maine	MedAmerica	7	\$24,316	Not Filed			Not Filed			Not Filed		
	Affinity	2	\$2,298	Not Filed			Not Filed			Not Filed		
Maryland	MedAmerica	43	\$122,079	15%	6/15/2010	15%	15%	5/8/2012	15%	5%	12/4/2014	5%
Massachusetts	MedAmerica	16	\$29,270	Not Filed			Not Filed			Not Filed		
Michigan	MedAmerica	11	\$24,735	39%	3/30/2010	39%	No Follow-Up			No Follow-Up		
Minnesota	MedAmerica	63	\$179,119	39%	Disapproved	0%	Not Filed			Not Filed		
Mississippi	MedAmerica	14	\$38,544	25%	4/13/2010	25%	11%	3/6/2012	11%	No Follow-Up		
Missouri	MedAmerica	5	\$16,514	39%	9/7/2010	39%	No Follow-Up			No Follow-Up		
Montana	MedAmerica	8	\$15,622	39%	8/3/2010	18%	18%	10/10/2012	18%	No Follow-Up		
Nebraska	MedAmerica	32	\$101,779	39%	1/28/2011	15%	21%	10/2/2012	21%	No Follow-Up		
Nevada	MedAmerica	2	\$3,088	Not Filed			Not Filed			Not Filed		
New Jersey	MedAmerica	94	\$380,225	39%	8/9/2010	18%	18%	8/21/2014	13%	Not Filed		
North Carolina	MedAmerica	9	\$35,783	39%	Disapproved	0%	39%	6/18/2014	15%	Not Filed		
	Affinity	278	\$881,409	39%	Disapproved	0%	39%	5/6/2011	15%	21%	Disapproved	0%
North Dakota	MedAmerica	306	\$1,030,676	39%	5/28/2010	18%	18%	12/22/2011	12%	5%	5/2/2014	5%
	Affinity	343	\$1,085,014	39%	7/6/2010	18%	18%	12/22/2011	12%	5%	5/2/2014	5%
Ohio	MedAmerica	19	\$41,890	39%	3/23/2010	39%	No Follow-Up			No Follow-Up		
Oklahoma	MedAmerica	2	\$4,967	39%	10/18/2010	10%	Not Filed			Not Filed		
Oregon	MedAmerica	5	\$17,513	39%	8/13/2010	20%	16%	12/11/2013	16%	No Follow-Up		
	Affinity	346	\$534,696	39%	8/13/2010	20%	16%	12/20/2013	16%	No Follow-Up		
Pennsylvania	MedAmerica	89	\$305,716	39%	5/13/2010	39%	No Follow-Up			No Follow-Up		
	Affinity	85	\$197,008	39%	5/13/2010	39%	No Follow-Up			No Follow-Up		
South Carolina	MedAmerica	5	\$17,173	39%	11/12/2010	20%	Not Filed			Not Filed		
South Dakota	MedAmerica	61	\$211,672	39%	3/29/2010	39%	No Follow-Up			No Follow-Up		
Tennessee	MedAmerica	2	\$6,855	39%	3/4/2011	25%	11%	5/21/2014	11%	No Follow-Up		
Texas	MedAmerica	133	\$538,902	39%	Disapproved	0%	49%	6/10/2015	49%	Not Filed		
Utah	Affinity	27	\$68,493	39%	1/16/2011	39%	No Follow-Up			No Follow-Up		
Vermont	MedAmerica	6	\$12,923	39%	Disapproved	0%	Not Filed			Not Filed		
Virginia	MedAmerica	12	\$20,755	Not Filed			Not Filed			Not Filed		
Washington	MedAmerica	99	\$302,173	39%	11/1/2010	30%	7%	1/31/2014	7%	No Follow-Up		
Wisconsin	MedAmerica	23	\$87,621	39%	9/6/2011	27%	9%	3/5/2014	9%	No Follow-Up		
	Affinity	4	\$5,530	Not Filed			Not Filed			Not Filed		
Wyoming	MedAmerica	2	\$1,823	Not Filed			Not Filed			Not Filed		

⁽¹⁾ Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 19, 2010 and April 24, 2020.

⁽²⁾ "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

⁽³⁾ The requested rate increase level varies by benefit period; average rate increase percentages are based on the distribution of in-force business as of December 31, 2019.

⁽⁴⁾ The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. No follow-up is indicated for jurisdictions that approximately filed the full requested increase.

⁽⁵⁾ "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

⁽⁶⁾ The affinity carrier filed a rate increase in Florida using the pooled experience of its entire long-term care business and as such it will not be part of this nationwide request.

Attachment 7-b-ii
MedAmerica and Affinity Partners
Status of Filings as of March 2, 2021
All Jurisdictions in Which These Forms are In Force
Series 11 Individual Policy Forms

Jurisdiction	Company	12/31/2019 Policies In Force ^[1]	12/31/2019 Annualized Premium ^[1]	Current Round Nationwide Request					Current Round Follow-Up				
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]
Alabama	MedAmerica	11	\$37,962	173%	Filed	7/5/2017	12/28/2017	24%	119%	Filed	8/20/2018	2/5/2021	15%
Arizona	MedAmerica	10	\$29,957	140%	Filed	7/21/2017	9/12/2018	66%	85%	Not Yet Filed			
Colorado	MedAmerica	28	\$79,716	93%	Filed	8/23/2017	10/23/2017	20%	93%	Pending	3/18/2020		
Connecticut	MedAmerica	552	\$2,034,433	147%	Filed	4/5/2017	6/27/2017	33%	85%	Filed	9/4/2018	10/1/2018	14%
District of Columbia	MedAmerica	1,416	\$1,133,578	88%	Filed	4/5/2017	5/8/2017	10%	10%	Filed	8/24/2018	12/19/2018	10%
Florida ^[6]	Affinity	230	\$721,084	450%	Filed	3/20/2018	11/6/2018	92%		TBD			
Georgia	MedAmerica	13	\$59,146	144%	Filed	6/20/2017	7/31/2017	20%	112%	Filed	8/20/2018	11/8/2018	18%
Hawaii	MedAmerica	11	\$21,864	96%	Filed	11/10/2017	10/25/2019	96%		No Follow-Up			
Idaho	MedAmerica	1	\$1,890	299%	Withdrawn	7/27/2017	1/3/2018	0%	383%	Pending	6/24/2020		
	Affinity	48	\$72,374	82%	Disapproved	7/27/2017	12/20/2018	0%	103%	Pending	6/24/2020		
Illinois	MedAmerica	15	\$48,617	144%	Filed	6/7/2017	1/11/2018	144%		No Follow-Up			
Indiana	MedAmerica	66	\$107,461	157%	Disapproved	12/4/2018	8/26/2019	0%		TBD			
Iowa	MedAmerica	104	\$283,034	126%	Filed	3/31/2017	6/5/2017	18%	93%	Filed	8/17/2018	10/10/2018	30%
Kansas	MedAmerica	11	\$21,320	94%	Pending	11/13/2019							
	Affinity	1,324	\$2,187,425	116%	Withdrawn	11/13/2019	11/24/2020						
Kentucky	MedAmerica	26	\$73,245	124%	Filed	7/11/2017	3/1/2018	30%	82%	Filed	4/29/2020	7/24/2020	17%
Louisiana	MedAmerica	7	\$11,255	299%	Disapproved	6/29/2017	10/16/2017	0%		Not Filing			
Maine	MedAmerica	7	\$24,316	78%	Filed	12/19/2017	7/25/2018	44%	86%	Not Yet Filed			
	Affinity	2	\$2,298		Not Filing					Not Filing			
Maryland	MedAmerica	43	\$122,079	102%	Filed	5/1/2017	12/14/2017	15%	15%	Filed	8/28/2018	12/11/2018	13%
Massachusetts	MedAmerica	16	\$29,270	158%	Filed	8/4/2017	10/17/2018	40%		TBD			
Michigan	MedAmerica	11	\$24,735	74%	Filed	6/16/2017	6/27/2017	74%		No Follow-Up			
Minnesota	MedAmerica	63	\$179,119	207%	Filed	5/10/2017	9/19/2017	75%	150%	Pending	10/12/2020		
Mississippi	MedAmerica	14	\$38,544	131%	Filed	7/28/2017	3/16/2018	25%	25%	Filed	8/24/2018	6/5/2019	13%
Missouri	MedAmerica	5	\$16,514	105%	Filed	6/26/2017	9/12/2017	43%	51%	Filed	9/12/2018	9/20/2018	51%
Montana	MedAmerica	8	\$15,622		Not Filing					Not Filing			
Nebraska	MedAmerica	32	\$101,779	144%	Filed	8/8/2017	6/29/2018	75%		TBD			
Nevada	MedAmerica	2	\$3,088		Not Filing					Not Filing			
New Jersey	MedAmerica	94	\$380,225	131%	Filed	4/24/2017	10/17/2017	31%	125%	Not Yet Filed			
North Carolina	MedAmerica	9	\$35,783	129%	Filed	5/9/2017	2/14/2018	95%	76%	Pending	11/11/2020		
	Affinity	278	\$881,409	151%	Filed	5/9/2017	2/19/2018	95%		Not Filing			
North Dakota	MedAmerica	306	\$1,030,676	150%	Filed	3/17/2017	4/24/2017	30%	91%	Filed	8/14/2018	10/8/2018	45%
	Affinity	343	\$1,085,014	125%	Filed	3/17/2017	4/24/2017	30%	74%	Filed	8/14/2018	10/8/2018	41%
Ohio	MedAmerica	19	\$41,890	76%	Filed	4/5/2017	6/29/2017	15%	15%	Filed	8/29/2018	2/4/2019	15%
Oklahoma	MedAmerica	2	\$4,967		Not Filing					Not Filing			
Oregon	MedAmerica	5	\$17,513	69%	Pending	6/30/2017							
	Affinity	346	\$534,696	84%	Pending	6/30/2017							
Pennsylvania	MedAmerica	89	\$305,716	107%	Filed	3/9/2017	9/22/2017	20%	75%	Filed	8/21/2018	12/4/2018	20%
	Affinity	85	\$197,008	73%	Filed	3/9/2017	9/22/2017	20%	43%	Filed	8/21/2018	12/4/2018	20%
South Carolina	MedAmerica	5	\$17,173	116%	Filed	4/5/2017	5/16/2017	20%	84%	Filed	8/23/2018	7/18/2019	20%
South Dakota	MedAmerica	61	\$211,672	150%	Filed	5/17/2017	6/30/2017	150%		No Follow-Up			
Tennessee	MedAmerica	2	\$6,855	69%	Filed	2/23/2017	10/30/2017	44%	26%	Filed	11/21/2019	5/6/2020	15%
Texas	MedAmerica	133	\$538,902	90%	Filed	4/24/2018	12/21/2018	90%		No Follow-Up			
Utah	Affinity	27	\$68,493	100%	Filed	1/5/2018	5/25/2018	42%	64%	Not Yet Filed			
Vermont	MedAmerica	6	\$12,923	216%	Filed	6/8/2017	8/21/2019	60%		TBD			
Virginia	MedAmerica	12	\$20,755	202%	Filed	1/9/2018	9/3/2020	111%		Not Filing			
Washington	MedAmerica	99	\$302,173	101%	Filed	4/20/2017	1/29/2020	26%	95%	Not Yet Filed			
Wisconsin	MedAmerica	23	\$87,621	108%	Filed	6/26/2017	10/10/2017	108%		No Follow-Up			
	Affinity	4	\$5,530	179%	Filed	6/26/2017	10/10/2017	179%		No Follow-Up			
Wyoming	MedAmerica	2	\$1,823		Not Filing					Not Filing			

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 19, 2010 and April 24, 2020.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The requested rate increase level varies by benefit period; average rate increase percentages are based on the distribution of in-force business as of December 31, 2019.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. No follow-up is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

[6] The affinity carrier filed a rate increase in Florida using the pooled experience of its entire long-term care business and as such it will not be part of this nationwide request.

Attachment 7-b-iii
MedAmerica and Affinity Partners
Status of Filings as of March 2, 2021
All Jurisdictions in Which These Forms are In Force
Series 11 Individual Policy Forms

Jurisdiction	Company	12/31/2019 Policies In Force ^[1]	12/31/2019 Annualized Premium ^[1]	Current Round 2nd Follow-Up					Current Round 3rd Follow-Up					Average Cumulative Increase Filed ^[2]
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	
Alabama	MedAmerica	11	\$37,962											99%
Arizona	MedAmerica	10	\$29,957											131%
Colorado	MedAmerica	28	\$79,716											66%
Connecticut	MedAmerica	552	\$2,034,433	99%	Filed	2/10/2020	5/5/2020	34%	47%	Not Yet Filed				103%
District of Columbia	MedAmerica	1,416	\$1,133,578	10%	Filed	2/26/2020	9/29/2020	10%						85%
Florida ^[6]	Affinity	230	\$721,084											118%
Georgia	MedAmerica	13	\$59,146	111%	Filed	11/13/2019	2/19/2020	10%	103%	Filed	10/19/2020	11/24/2020	12%	143%
Hawaii	MedAmerica	11	\$21,864		No Follow-Up					No Follow-Up				135%
Idaho	MedAmerica	1	\$1,890											0%
	Affinity	48	\$72,374											39%
Illinois	MedAmerica	15	\$48,617		No Follow-Up					No Follow-Up				239%
Indiana	MedAmerica	66	\$107,461											0%
Iowa	MedAmerica	104	\$283,034	73%	Filed	10/14/2020	1/27/2021	18%						151%
Kansas	MedAmerica	11	\$21,320											38%
	Affinity	1,324	\$2,187,425											40%
Kentucky	MedAmerica	26	\$73,245	80%	Not Yet Filed									112%
Louisiana	MedAmerica	7	\$11,255		Not Filing					Not Filing				0%
Maine	MedAmerica	7	\$24,316											44%
	Affinity	2	\$2,298		Not Filing					Not Filing				0%
Maryland	MedAmerica	43	\$122,079	105%	Filed	4/29/2020	1/12/2021	16%						108%
Massachusetts	MedAmerica	16	\$29,270											40%
Michigan	MedAmerica	11	\$24,735		No Follow-Up					No Follow-Up				142%
Minnesota	MedAmerica	63	\$179,119											75%
Mississippi	MedAmerica	14	\$38,544	116%	Not Yet Filed									96%
Missouri	MedAmerica	5	\$16,514		No Follow-Up					No Follow-Up				202%
Montana	MedAmerica	8	\$15,622		Not Filing					Not Filing				39%
Nebraska	MedAmerica	32	\$101,779											143%
Nevada	MedAmerica	2	\$3,088		Not Filing					Not Filing				0%
New Jersey	MedAmerica	94	\$380,225											74%
North Carolina	MedAmerica	9	\$35,783											125%
	Affinity	278	\$681,409		Not Filing					Not Filing				125%
North Dakota	MedAmerica	306	\$1,030,676		TBD									162%
	Affinity	343	\$1,085,014		TBD									154%
Ohio	MedAmerica	19	\$41,890	15%	Pending	6/24/2020								84%
Oklahoma	MedAmerica	2	\$4,967		Not Filing					Not Filing				10%
Oregon	MedAmerica	5	\$17,513											39%
	Affinity	346	\$534,696											39%
Pennsylvania	MedAmerica	89	\$305,716	65%	Filed	1/10/2020	4/25/2020	14%	47%	Not Yet Filed				128%
	Affinity	85	\$197,008	25%	Filed	1/28/2020	4/25/2020	14%		Not Filing				128%
South Carolina	MedAmerica	5	\$17,173	91%	Pending	1/22/2021								73%
South Dakota	MedAmerica	61	\$211,672		No Follow-Up					No Follow-Up				247%
Tennessee	MedAmerica	2	\$6,855	11%	Pending	1/11/2021								130%
Texas	MedAmerica	133	\$538,902		No Follow-Up					No Follow-Up				184%
Utah	Affinity	27	\$68,493											97%
Vermont	MedAmerica	6	\$12,923											60%
Virginia	MedAmerica	12	\$20,755		Not Filing					Not Filing				111%
Washington	MedAmerica	99	\$302,173											75%
Wisconsin	MedAmerica	23	\$87,621		No Follow-Up					No Follow-Up				190%
	Affinity	4	\$5,530		No Follow-Up					No Follow-Up				179%
Wyoming	MedAmerica	2	\$1,823		Not Filing					Not Filing				0%

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 19, 2010 and April 24, 2020.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The requested rate increase level varies by benefit period; average rate increase percentages are based on the distribution of in-force business as of December 31, 2019.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. No follow-up is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

[6] The affinity carrier filed a rate increase in Florida using the pooled experience of its entire long-term care business and as such it will not be part of this nationwide request.

Attachment 7-c-i
MedAmerica and Affinity Partners
Status of Filings as of March 2, 2021
All Jurisdictions in Which These Forms are In Force
Series 11 Group Policy Forms

Jurisdiction	Company	12/31/2019 Policies In Force ^[1]	12/31/2019 Annualized Premium ^[1]	First Round Nationwide Request			First Round Follow-Up			First Round 2nd Follow-up		
				Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]
Arizona ^[6]	MedAmerica	74	\$125,975	39%	3/16/2010	39%	No Follow-Up			No Follow-Up		
California	MedAmerica	12	\$15,342	39%	Withdrawn	0%	Not Filed			Not Filed		
Colorado	MedAmerica	305	\$371,216	39%	11/5/2010	10%	26%	10/28/2013	26%	No Follow-Up		
Connecticut	MedAmerica	166	\$226,859	39%	Disapproved	0%	39%	Disapproved	0%	39%	Disapproved	0%
District of Columbia	MedAmerica	3	\$4,443	39%	Disapproved	0%	Not Filed			Not Filed		
Florida ^[7]	Affinity	128	\$243,863	47%	9/28/2016	20%	Not Filed			Not Filed		
Hawaii	MedAmerica	74	\$113,877	39%	6/7/2011	20%	16%	Disapproved	0%	Not Filed		
Illinois	MedAmerica	69	\$160,155	39%	4/28/2010	39%	No Follow-Up			No Follow-Up		
Indiana	MedAmerica	62	\$50,590	39%	Disapproved	0%	Not Filed			Not Filed		
Iowa	MedAmerica	21	\$32,339	39%	9/8/2010	3%	35%	4/4/2014	17%	15%	9/10/2015	15%
Kansas	MedAmerica	77	\$139,182	39%	5/26/2011	10%	49%	3/19/2015	49%	No Follow-Up		
	Affinity	75	\$84,836	39%	5/26/2011	10%	62%	3/19/2015	62%	No Follow-Up		
Maryland	MedAmerica	2	\$2,759	15%	6/15/2010	15%	Not Filed			Not Filed		
Minnesota	MedAmerica	368	\$363,174	39%	Disapproved	0%	Not Filed			Not Filed		
Missouri	MedAmerica	6	\$9,070	39%	9/7/2010	39%	No Follow-Up			No Follow-Up		
Nebraska	MedAmerica	50	\$60,046	39%	1/28/2011	15%	21%	12/18/2012	21%	No Follow-Up		
New Jersey	MedAmerica	10	\$26,535	39%	6/30/2010	39%	No Follow-Up			No Follow-Up		
North Carolina	Affinity	20	\$20,359	39%	Disapproved	0%	Not Filed			Not Filed		
North Dakota	MedAmerica	112	\$152,554	39%	5/28/2010	18%	18%	12/22/2011	12%	5%	5/21/2014	5%
	Affinity	206	\$256,213	39%	7/6/2010	18%	18%	12/22/2011	12%	5%	5/21/2014	5%
Ohio	MedAmerica	19	\$28,199	39%	3/23/2010	39%	No Follow-Up			No Follow-Up		
Oregon	MedAmerica	11	\$24,220	39%	8/13/2010	20%	16%	12/11/2013	16%	No Follow-Up		
Pennsylvania	MedAmerica	64	\$125,403	39%	5/13/2010	39%	No Follow-Up			No Follow-Up		
	Affinity	10	\$10,383	39%	5/13/2010	39%	No Follow-Up			No Follow-Up		
South Dakota	MedAmerica	7	\$9,781	39%	3/9/2010	39%	No Follow-Up			No Follow-Up		
Tennessee ^[8]	MedAmerica	122	\$223,549	39%	3/4/2011	25%	11%	5/21/2014	11%	No Follow-Up		
	MedAmerica	2,329	\$3,979,693	30%	4/6/2011	30%	Not Filed			Not Filed		
Texas	MedAmerica	44	\$64,456	39%	Withdrawn	0%	68%	5/1/2015	68%	Not Filed		
Utah	MedAmerica	2	\$229	39%	Disapproved	0%	Not Filed			Not Filed		
Washington	MedAmerica	122	\$267,381	39%	11/1/2010	38%	Not Filed			Not Filed		
Wisconsin	MedAmerica	31	\$40,923	39%	9/6/2011	29%	8%	3/5/2014	8%	No Follow-Up		

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 19, 2010 and April 24, 2020.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The requested rate increase level varies by benefit period; average rate increase percentages are based on the distribution of in-force business as of December 31, 2019.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. No follow-up is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

[6] Arizona does not require Group Long-Term Care rates to be filed before use.

[7] The affinity carrier filed a rate increase in Florida using the pooled experience of its entire long-term care business and as such it will not be part of this nationwide request.

[8] In Tennessee, the first cohort listed (i.e., 122 lives) is for certificates issued on the Series 11 Group policy form; the second cohort listed (i.e., 2,329 lives) is for certificates issued on the Tennessee State Employees Group (TNSE) policy form. The TNSE certificates were issued to Tennessee state employees and their family members.

Attachment 7-c-ii
MedAmerica and Affinity Partners
Status of Filings as of March 2, 2021
All Jurisdictions in Which These Forms are In Force
Series 11 Group Policy Forms

Jurisdiction	Company	12/31/2019 Policies In Force ^[1]	12/31/2019 Annualized Premium ^[1]	Current Round Nationwide Request					Current Round Follow-Up				
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]
Arizona ^[6]	MedAmerica	74	\$125,975	69%	Filed	7/21/2017	11/7/2017	69%		No Follow-Up			
California	MedAmerica	12	\$15,342		Not Filing					Not Filing			
Colorado	MedAmerica	305	\$371,216	81%	Filed	8/23/2017	10/23/2017	20%	117%	Pending	3/18/2020		
Connecticut	MedAmerica	166	\$226,859	135%	Filed	4/5/2017	6/21/2017	18%	99%	Filed	9/4/2018	10/1/2018	10%
District of Columbia	MedAmerica	3	\$4,443	135%	Filed	4/5/2017	5/8/2017	10%	10%	Filed	8/24/2018	12/19/2018	10%
Florida ^[7]	Affinity	128	\$243,863	450%	Filed	3/20/2018	11/6/2018	97%		TBD			
Hawaii	MedAmerica	74	\$113,877	96%	Filed	11/10/2017	11/22/2019	96%		No Follow-Up			
Illinois	MedAmerica	69	\$160,155	78%	Filed	6/7/2017	1/11/2018	78%		No Follow-Up			
Indiana	MedAmerica	62	\$50,590	135%	Disapproved	12/4/2018	8/26/2019	0%		TBD			
Iowa	MedAmerica	21	\$32,339	94%	Filed	3/31/2017	6/5/2017	18%	66%	Filed	8/17/2018	10/10/2018	30%
Kansas	MedAmerica	77	\$139,182	65%	Pending	11/13/2019							
	Affinity	75	\$84,836	70%	Withdrawn	11/13/2019	11/24/2020						
Maryland	MedAmerica	2	\$2,759	104%	Withdrawn	5/1/2017	1/2/2018	0%		Not Filing			
Minnesota	MedAmerica	368	\$363,174	135%	Filed	5/10/2017	12/15/2017	44%	114%	Pending	10/12/2020		
Missouri	MedAmerica	6	\$9,070	69%	Filed	6/26/2017	9/12/2017	32%	32%	Filed	9/12/2018	9/20/2018	32%
Nebraska	MedAmerica	50	\$60,046	69%	Filed	8/8/2017	6/29/2018	30%		TBD			
New Jersey	MedAmerica	10	\$26,535	69%	Filed	4/24/2017	10/17/2017	69%		No Follow-Up			
North Carolina	Affinity	20	\$20,359	165%	Filed	5/9/2017	2/19/2018	49%		Not Filing			
North Dakota	MedAmerica	112	\$152,554	69%	Filed	3/17/2017	4/24/2017	30%	30%	Filed	8/14/2018	10/8/2018	30%
	Affinity	206	\$256,213	71%	Filed	3/17/2017	4/24/2017	30%	31%	Filed	8/14/2018	10/8/2018	30%
Ohio	MedAmerica	19	\$28,199	69%	Filed	4/5/2017	6/29/2017	15%	15%	Filed	8/29/2018	2/4/2019	15%
Oregon	MedAmerica	11	\$24,220	85%	Pending	6/30/2017							
Pennsylvania	MedAmerica	64	\$125,403	69%	Filed	3/9/2017	9/22/2017	20%	41%	Filed	8/21/2018	12/4/2018	20%
	Affinity	10	\$10,383	69%	Filed	3/9/2017	9/22/2017	20%	41%	Filed	8/21/2018	12/4/2018	20%
South Dakota	MedAmerica	7	\$9,781	69%	Filed	5/17/2017	6/30/2017	69%		No Follow-Up			
Tennessee ^[8]	MedAmerica	122	\$223,549	78%	Filed	2/23/2017	10/30/2017	48%	26%	Filed	11/21/2019	5/6/2020	16%
	MedAmerica	2,329	\$3,979,693	81%	Filed	2/23/2017	10/30/2017	44%	34%	Filed	11/21/2019	5/6/2020	21%
Texas	MedAmerica	44	\$64,456	45%	Disapproved	4/24/2018	7/3/2018	0%		Not Filing			
Utah	MedAmerica	2	\$229		Not Filing					Not Filing			
Washington	MedAmerica	122	\$267,381	85%	Filed	4/20/2017	1/29/2020	26%	72%	Not Yet Filed			
Wisconsin	MedAmerica	31	\$40,923	69%	Filed	6/26/2017	10/10/2017	69%		No Follow-Up			

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 19, 2010 and April 24, 2020.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

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Attachment 7-c-iii
MedAmerica and Affinity Partners
Status of Filings as of March 2, 2021
All Jurisdictions in Which These Forms are In Force
Series 11 Group Policy Forms

Jurisdiction	Company	12/31/2019 Policies In Force ^[1]	12/31/2019 Annualized Premium ^[1]	Current Round 2nd Follow-Up					Current Round 3rd Follow-Up					Average Cumulative Increase Filed ^[2]
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	
Arizona ^[6]	MedAmerica	74	\$125,975		No Follow-Up					No Follow-Up				135%
California	MedAmerica	12	\$15,342		Not Filing					Not Filing				0%
Colorado	MedAmerica	305	\$371,216											67%
Connecticut	MedAmerica	166	\$226,859	128%	Filed	2/10/2020	4/28/2020	10%	88%	Not Yet Filed				43%
District of Columbia	MedAmerica	3	\$4,443	10%	Filed	2/26/2020	9/28/2020	10%						33%
Florida ^[7]	Affinity	128	\$243,863											137%
Hawaii	MedAmerica	74	\$113,877		No Follow-Up					No Follow-Up				135%
Illinois	MedAmerica	69	\$160,155		No Follow-Up					No Follow-Up				148%
Indiana	MedAmerica	62	\$50,590											0%
Iowa	MedAmerica	21	\$32,339	46%	Filed	10/14/2020	1/27/2021	18%						151%
Kansas	MedAmerica	77	\$139,182											64%
	Affinity	75	\$84,836											78%
Maryland	MedAmerica	2	\$2,759		Not Filing					Not Filing				15%
Minnesota	MedAmerica	368	\$363,174											44%
Missouri	MedAmerica	6	\$9,070		No Follow-Up					No Follow-Up				142%
Nebraska	MedAmerica	50	\$60,046											81%
New Jersey	MedAmerica	10	\$26,535		No Follow-Up					No Follow-Up				135%
North Carolina	Affinity	20	\$20,359		Not Filing					Not Filing				49%
North Dakota	MedAmerica	112	\$152,554		No Follow-Up					No Follow-Up				135%
	Affinity	206	\$256,213		TBD									135%
Ohio	MedAmerica	19	\$28,199	15%	Filed	6/24/2020	12/11/2020	15%						111%
Oregon	MedAmerica	11	\$24,220											39%
Pennsylvania	MedAmerica	64	\$125,403	22%	Filed	1/10/2020	4/25/2020	20%	2%	Not Yet Filed				140%
	Affinity	10	\$10,383	22%	Filed	1/28/2020	4/25/2020	12%		Not Filing				125%
South Dakota	MedAmerica	7	\$9,781		No Follow-Up					No Follow-Up				135%
Tennessee ^[8]	MedAmerica	122	\$223,549	11%	Pending	1/11/2021								138%
	MedAmerica	2,329	\$3,979,693	13%	Pending	1/11/2021								127%
Texas	MedAmerica	44	\$64,456		Not Filing					Not Filing				68%
Utah	MedAmerica	2	\$229		Not Filing					Not Filing				0%
Washington	MedAmerica	122	\$267,381											74%
Wisconsin	MedAmerica	31	\$40,923		No Follow-Up					No Follow-Up				135%

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 19, 2010 and April 24, 2020.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

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MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

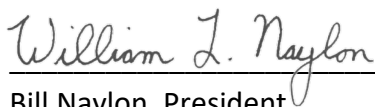
Letter of Authorization

To: Department of Insurance

MedAmerica Insurance Company ("MedAmerica") has entered into a service agreement with Milliman, Inc. ("Milliman") effective October 3, 2016, that includes long-term care rate filing services on our behalf. The agreement provides, in part, that Milliman is responsible for preparing and filing for approval with state insurance departments MedAmerica's long-term care rate increase filings as directed by MedAmerica. Milliman is also authorized to receive, on MedAmerica's behalf, written and oral communication from each state department of insurance for the purpose of completing the rate increase filing process.

Please accept this letter of authorization for the purpose stated above. Should you have any questions regarding the above, please forward your comments to:

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647



Bill Naylon, President

MedAmerica Insurance Company

1/19/2021

Date

Time-Sensitive! Action Needed - Review Options and Make Your Decision
RE: Your Long Term Care Insurance
Notice of Premium Increase — Please Read & Retain for Your Records

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>
Billing Account ID: <<POLICY_NUMBER>>

Dear <<SALUTATION LAST_NAME>>:

We are writing to notify you that we have filed a premium increase of <<INC_AMT>> with the Department of Insurance. This premium change is based on the overall experience of all contracts in your class and has nothing to do with your current age, health status, claims history or any other personal factors. This increase applies to all insureds having the same policy form as you, regardless of the effective date of coverage. Please be advised that premiums are subject to future rate increases.

The premium rate increase for your long term care insurance coverage will change on <<NEXT_BILL_DATE>>. Your <<MODAL>> premium payment will change from <<CURRENT_RATE>> to <<FUTURE_RATE>>.

We understand this premium increase may affect your ability to afford your current level of benefits. Please review the options regarding your coverage that are outlined below and make the decision that best meets your needs.

- **Option #1: Continue your coverage at your current level of benefits.** You may keep your current level of benefits by paying the increased premium when it is due on <<NEXT_BILL_DATE>>. If you choose this option, no additional action, other than your premium payment, is required. Please understand that paying the increased premium for coverage through 120 days from the date of the rate increase constitutes your acceptance of the rate increase and voids the offer of the Contingent Non-Forfeiture Benefit outlined in Option #3 below.
- **Option #2: Offset the increased premium by reducing your level of benefits.** You may be able to adjust your benefits to reduce your premium. Please understand that this option is not always available as you may have selected the state-mandated minimum benefits allowable for long term care insurance. Please call Customer Service toll free at 1-800-240-1675 to discuss your options.
- **Option #3: Elect the reduced Contingent Non-Forfeiture Benefit.**

If you elect the Contingent Non-Forfeiture Benefit Option, no further premium is due. This option becomes effective as of your current paid through date. As of the date of this letter, your Contingent Non-Forfeiture Benefit would be <<RESULT_OF_CNF_FORMULA>>.

There are two ways to elect the Contingent Non-Forfeiture Benefit:

- Choose this option today by signing and dating the enclosed Contingent Non-Forfeiture Benefit Election Form and returning it in the enclosed postage-paid envelope; OR
- If you do not pay the increased premium within 120 days of the due date, which is <<NEXT_BILL_DATE>>, you will be entitled to the Contingent Non-Forfeiture Benefit. We will automatically change your coverage to the Contingent Non-Forfeiture Benefit in lieu of your policy lapsing for non-payment of premium.

IMPORTANT: Paying the increased premium for coverage through 120 days from <<NEXT_BILL_DATE>>, constitutes your acceptance of the rate increase and voids the Contingent Non-Forfeiture Benefit offer.

What is the Contingent Non-Forfeiture Benefit?

The Contingent Non-Forfeiture Benefit Option allows you to retain reduced long term care insurance benefits in the event you can no longer afford your premium due to a substantial premium increase. Under this option, the same **Daily Benefit Amount** in effect at the time of the lapse will be payable, but the **Lifetime Benefit Amount** will be equal to the greater of the items a) or b) below:

- a) The total amount of premiums paid and applied to Your Policy; **OR**
- b) Thirty (30) times the **Daily Benefit Amount**

The total of all benefits paid under your policy will not exceed the **Lifetime Benefit Amount** that would have been payable if your policy did not lapse.

Important facts to know about this reduced benefit are:

- No future premium is due.
- The **Lifetime Benefit Amount** is significantly less than the benefit provided if you choose to continue paying your premium.
- All riders and inflation options will be terminated.
- All other terms, conditions, limitations and exclusions in your current coverage apply to the Contingent Non-Forfeiture Benefit.

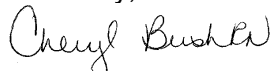
IMPORTANT NOTE: If your policy includes a Spousal Benefit Transfer Rider, both you and your spouse must continue to maintain identical coverage. You must both select the same option regarding this rate increase.

If you have questions on the above options, please call Customer Service toll free at **1-800-240-1675** between the hours of 8:30 a.m. and 5 p.m. EST, Monday through Friday.

If you are currently on claim and your premium is being waived, the increase will be applied when your premium is no longer being waived. Please be assured that your benefits are not affected and that your claims will continue to be paid.

As always, thank you for your business with the company.

Sincerely,



Cheryl Bush, RN
Senior Vice President, Long Term Care Operations

Contingent Non-Forfeiture Benefit Election Form

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>

Billing Account ID: <<POLICY_NUMBER>>

I have decided to stop future premium payments and accept the reduced Contingent Non-Forfeiture Benefit.

I understand the following:

- No future premium is due; and
- I will have a reduced lifetime benefit equal to the sum of all premiums paid and applied to date, **OR** thirty (30) times the Daily Benefit Amount, whichever is greater; and
- The Contingent Non-Forfeiture Benefit is significantly less than the benefit provided if I chose to keep paying my premium; and
- The Contingent Non-Forfeiture Benefit is only available if I satisfy the requirements for Benefit Eligibility as defined in my policy or certificate; and
- The Contingent Non-Forfeiture Benefit will be payable up to my Daily Benefit Amount in effect on the date of this change; and
- All riders and inflation options will be terminated; and
- All other terms, conditions, limitations and exclusions in my current coverage apply to the Contingent Non-Forfeiture Benefit.

Signature:

I request my current long term care insurance coverage be reduced to the Contingent Non-Forfeiture Benefit offered by the company. This option becomes effective as of my current paid through date. This option is not a cash refund. A summary of Contingent Non-Forfeiture Benefits will be sent to me when this request is processed.

Signature

Date

Mailing Instructions: Sign and date this form and return in the enclosed postage-paid envelope.